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Investor Presentation
Q3 - FY 25



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1

Brief Snapshot

2

About South Indian Bank – Key Highlights

3

Transformation Journey of the Bank

4

Annexure



BRIEF SNAPSHOT

Performance Highlights (1/2)

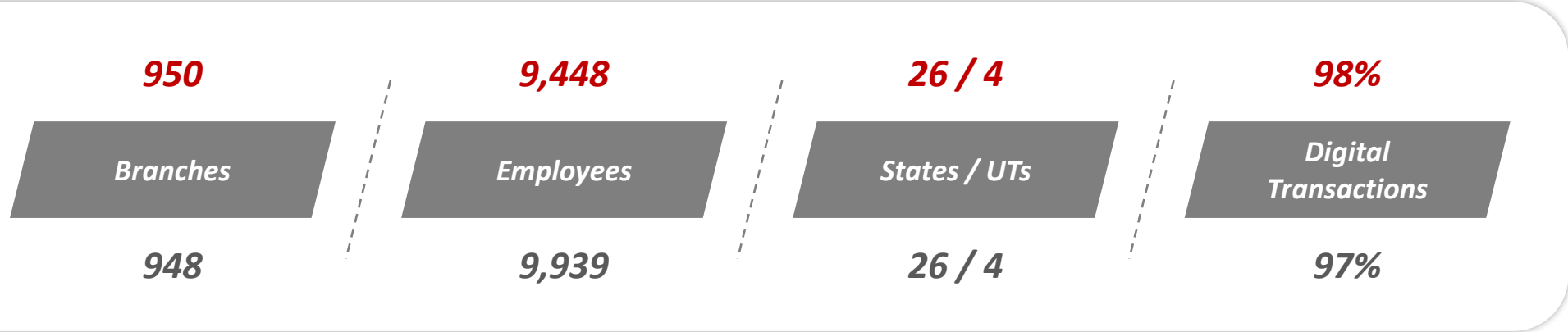
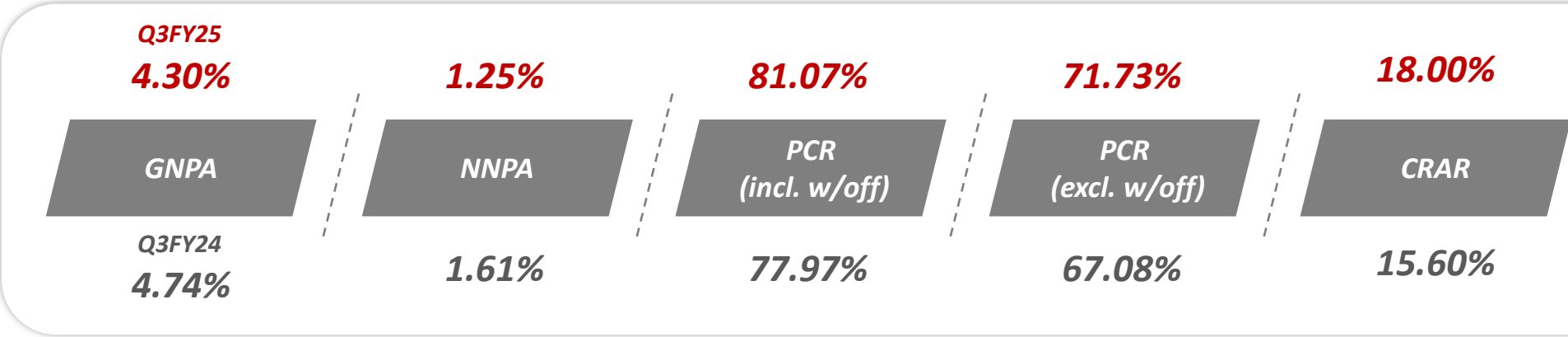


Q3FY25				
Rs. 86,966 Cr	Rs. 1,22,572 Cr	Rs. 1,05,387 Cr	Rs. 102,421 Cr	31.15%
Gross Advances	Disbursements	Deposits	Retail Deposits	CASA %
Q3FY24				
Rs. 77,686 Cr	Rs. 65,805 Cr	Rs. 99,155 Cr	Rs. 95,088 Cr	31.80%

Rs. 342 Cr	3.19%	1.12%	13.93%
Profit After Tax	Net Interest Margin	Return on Assets	Return on Equity
Rs. 305 Cr	3.19%	1.07%	16.38%

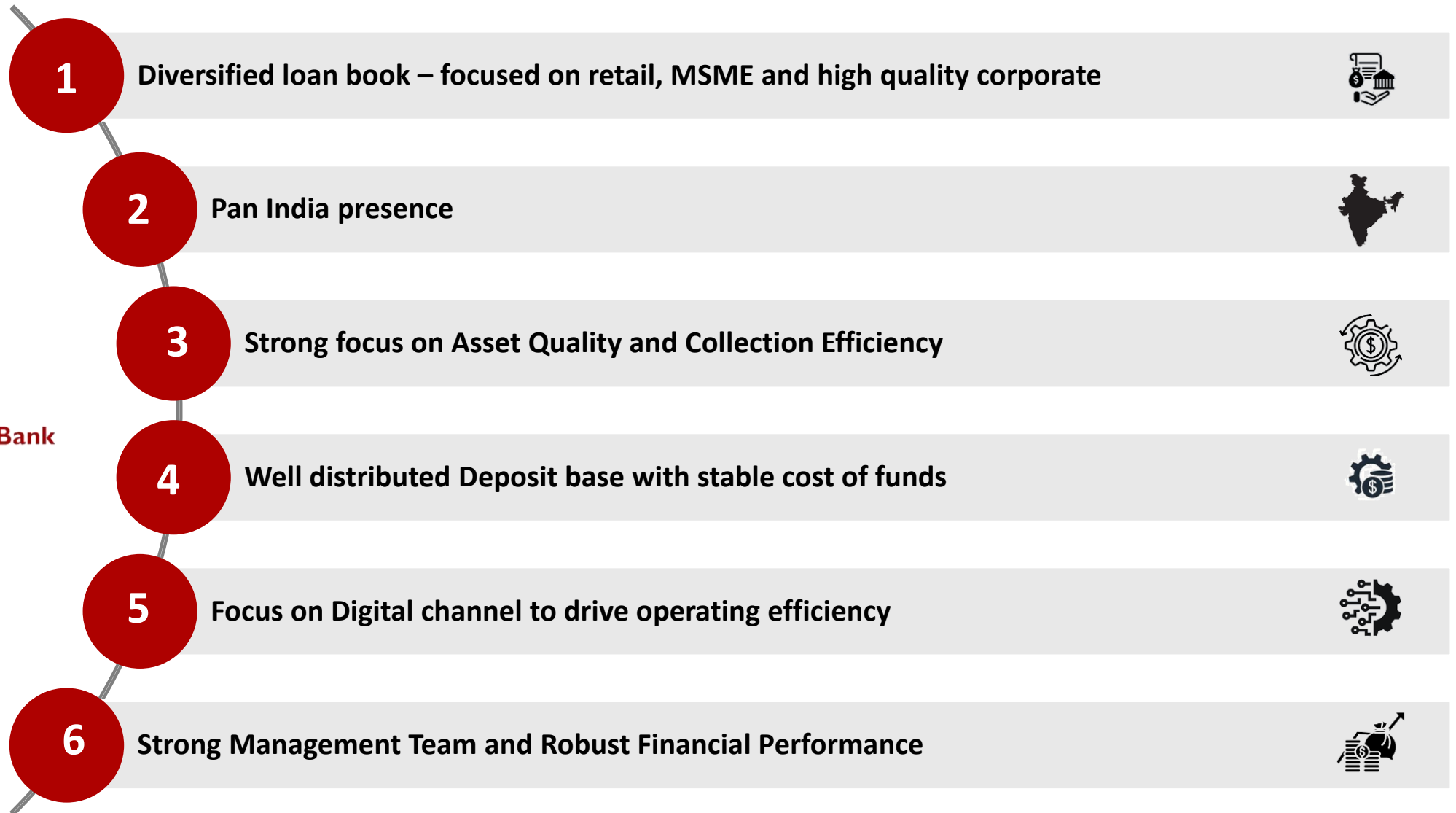


Performance Highlights (2/2)





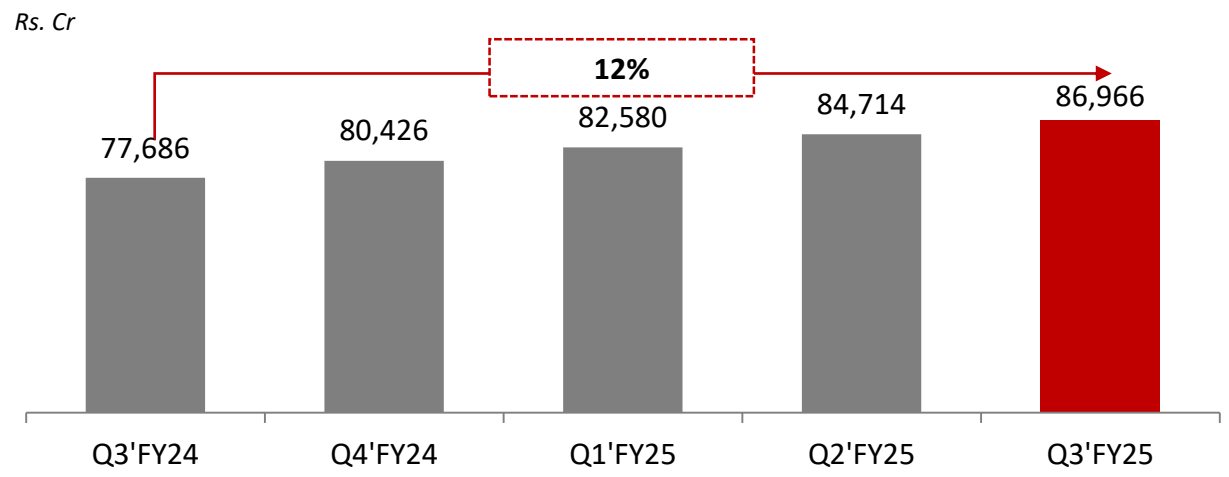
***ABOUT SOUTH INDIAN BANK
– KEY HIGHLIGHTS***



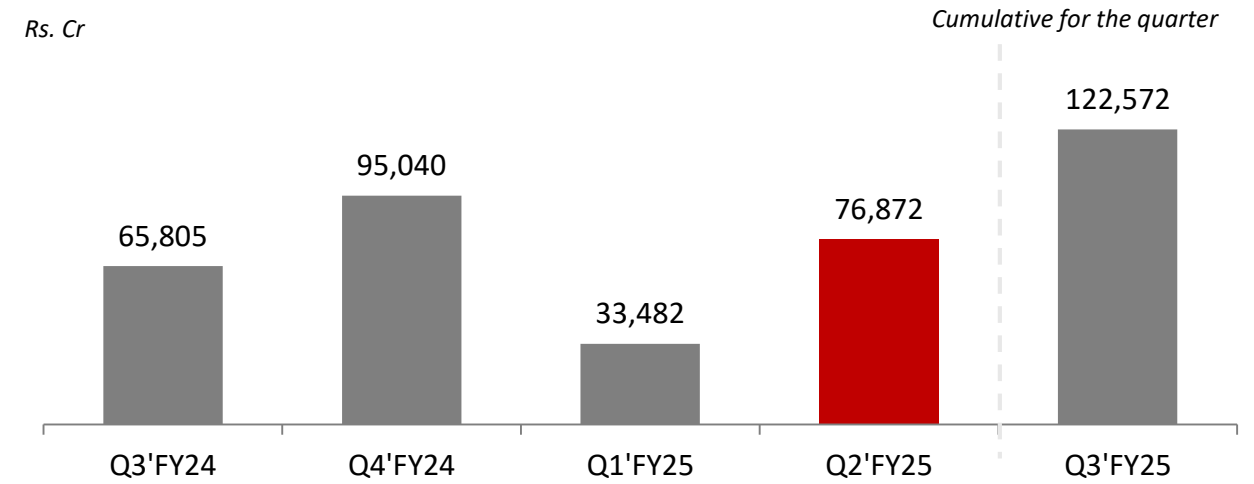
1 Diversified Loan Book with granularity and strong growth in disbursements



Consistently growing loan book....

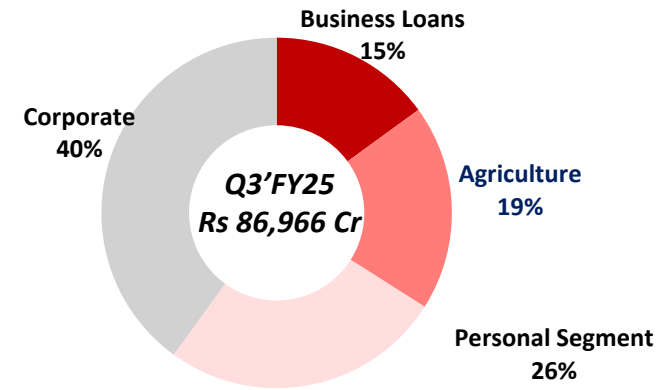


...and Disbursements



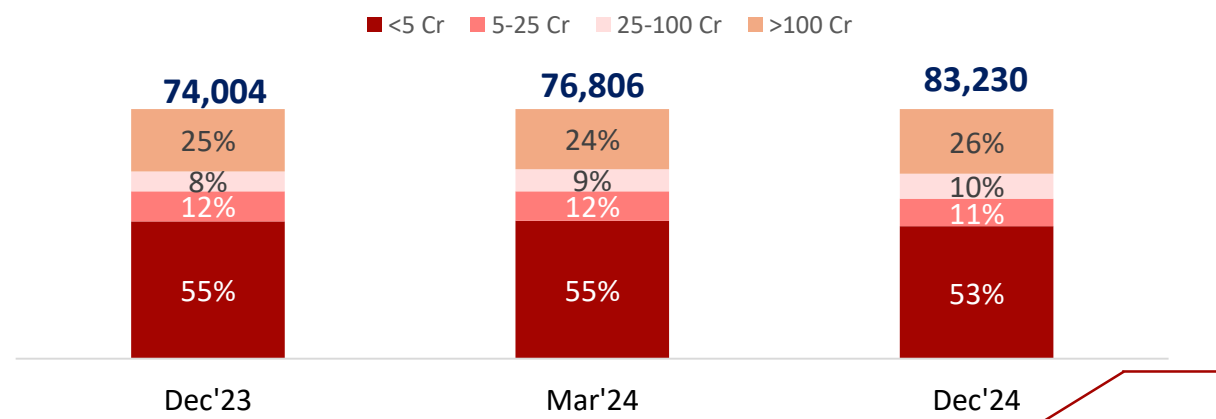
With a diversified portfolio...

Well diversified loan book with ~60% other than corporates



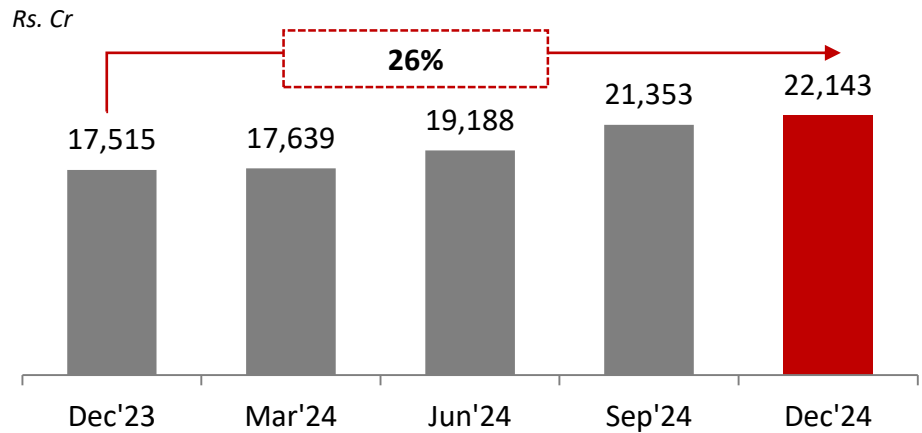
..and granular book

Advances excl. GNPA Advances split by Ticket Size Rs. Cr

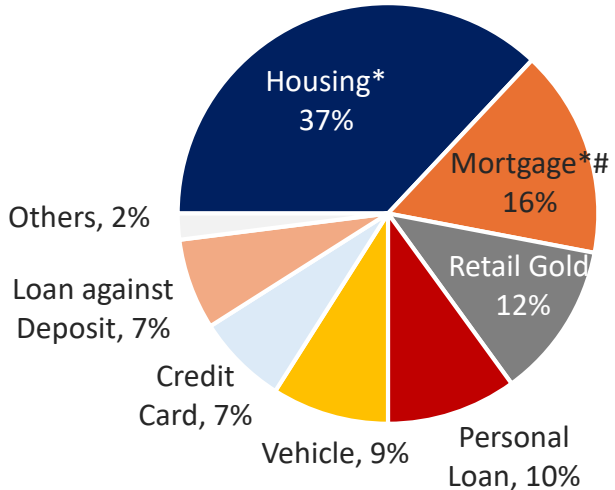


Consistent growth momentum in retail advances continues

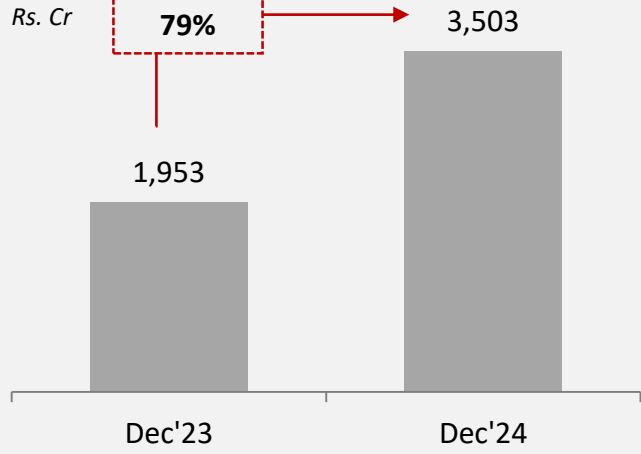
Personal Segment



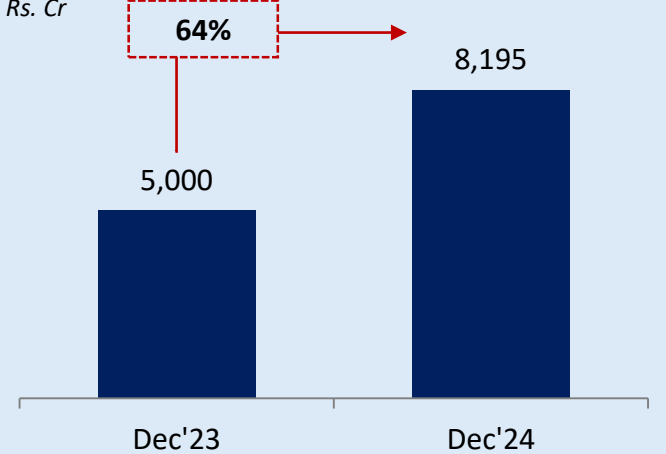
Mix of Personal Segment



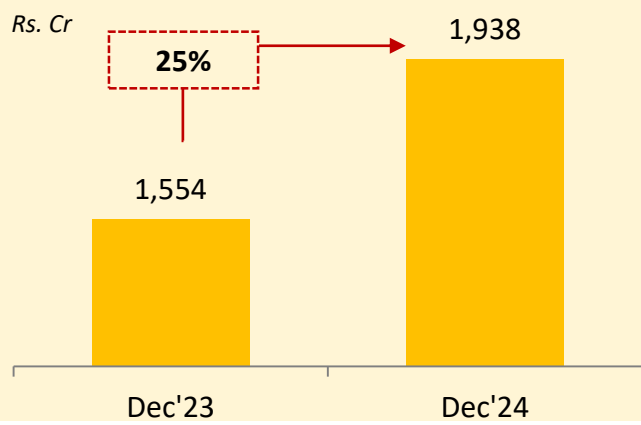
Mortgage Loans*#



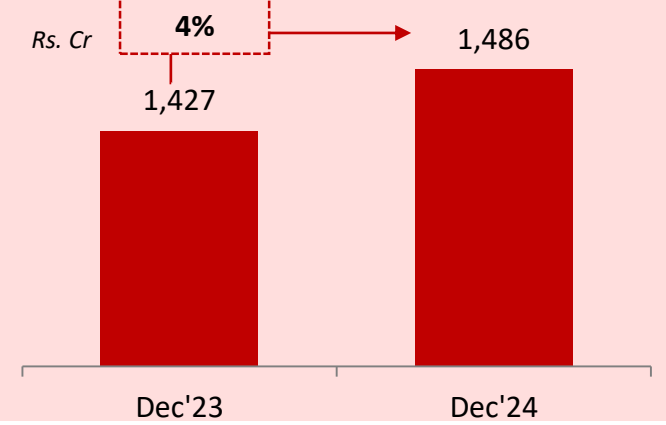
Home Loans*



Auto Loans



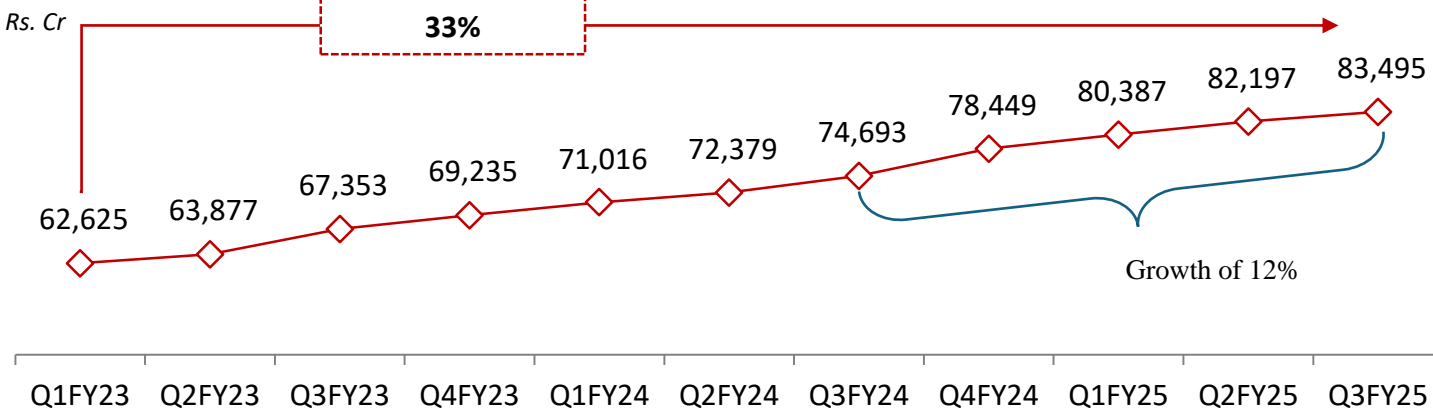
Credit Card



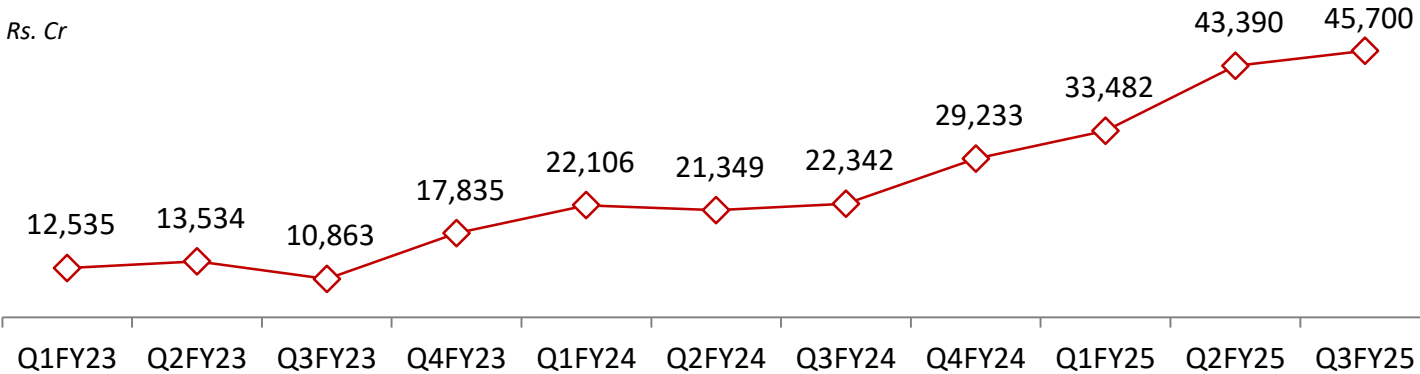
* Includes IBPC and Portfolio Buyout # Includes remapping of ML from B Segment

Consistent growth momentum in advances continues

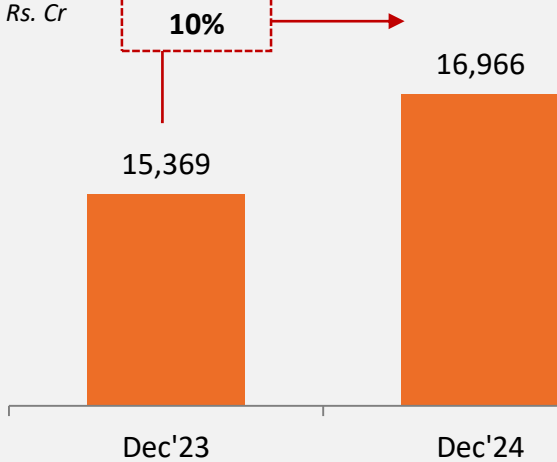
Healthy growth in Avg. Advances



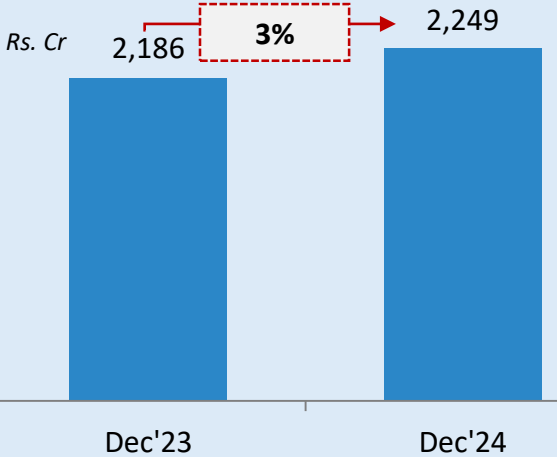
.... Increased loan disbursements



Gold Loan (Incl Agri)

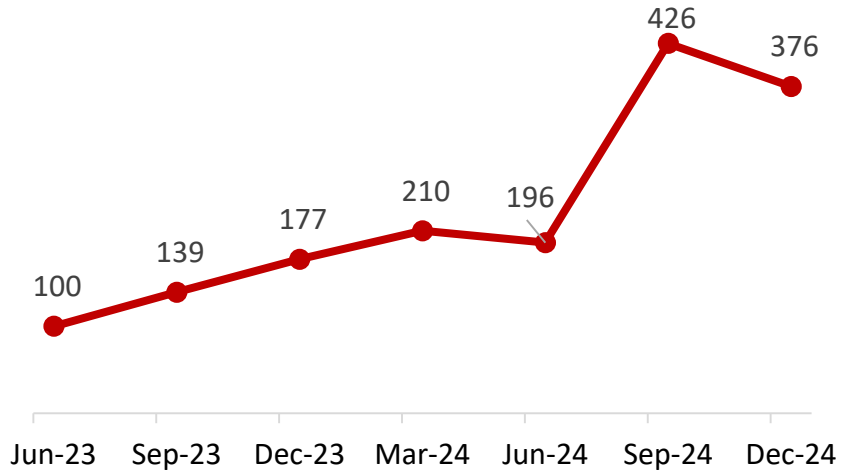


Personal Loans

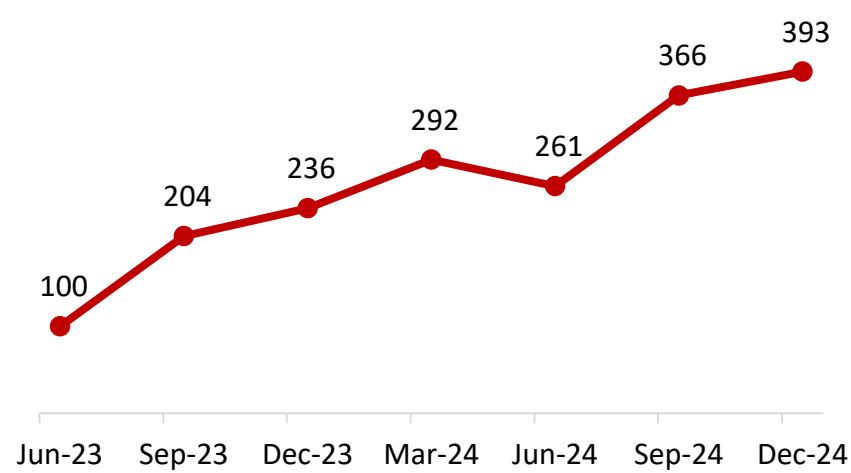


....momentum in retail disbursals continues

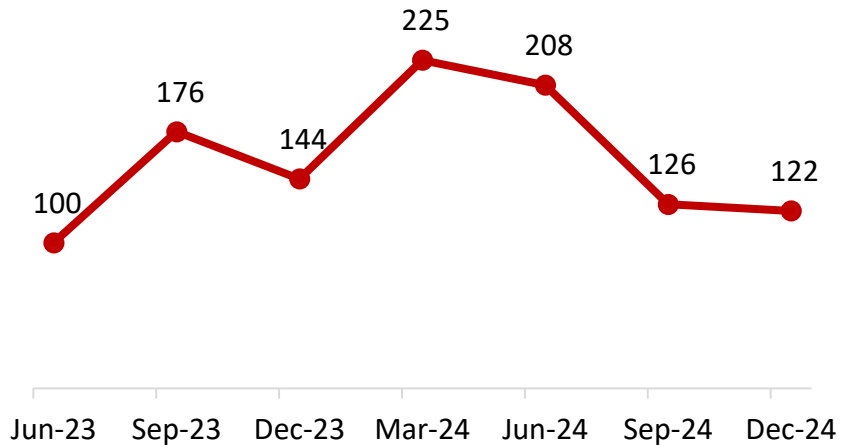
Home Loans*#



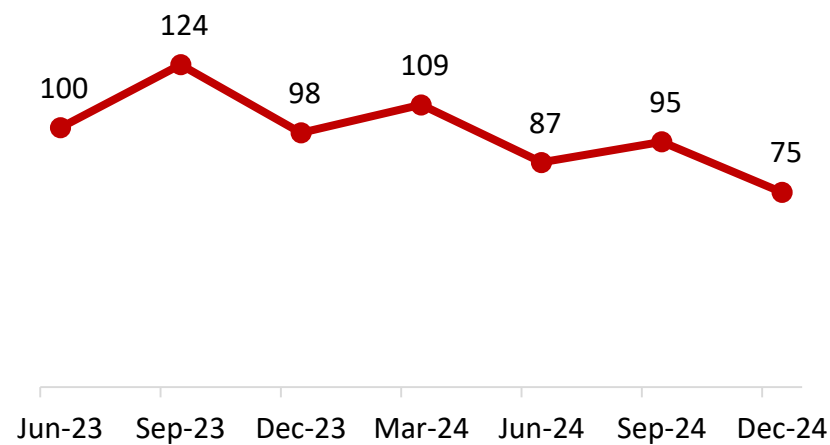
Auto Loans*



Agriculture Loans*



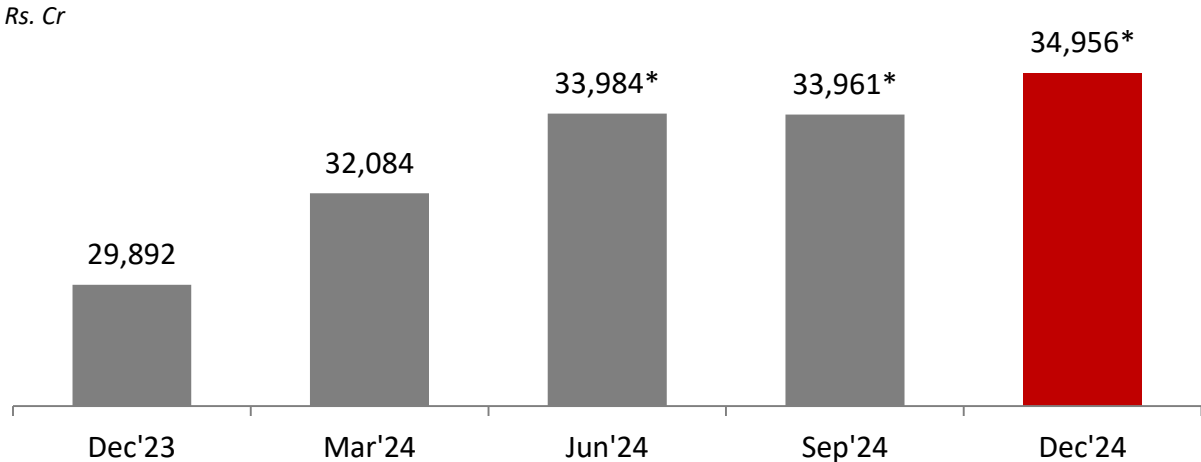
Personal Loans*



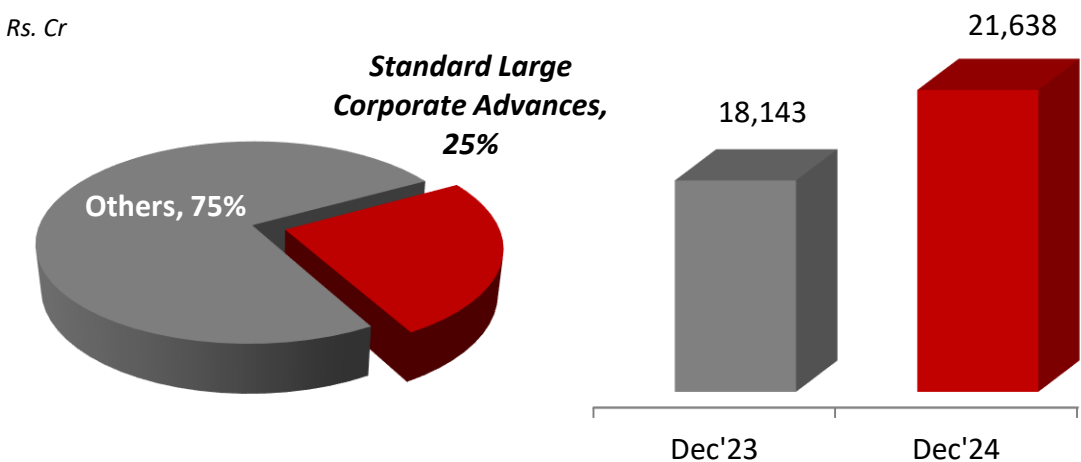
*Q1 FY24 Rebased to 100 # excludes IBPC

Dominant share of A & above rated corporate loans

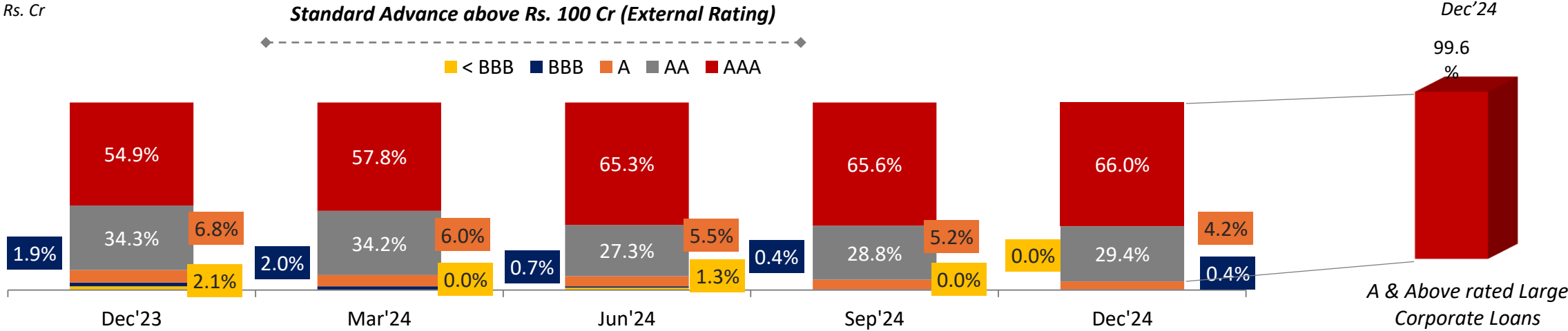
Corporate Loan Book



Standard Large Corporate Advances (Rs. 100 Cr & Above)



High share of A & Above rated Large Corporate Loans**



*Figures after remapping as on 01-04-2024; **Does not include exposure to unrated state government owned entity

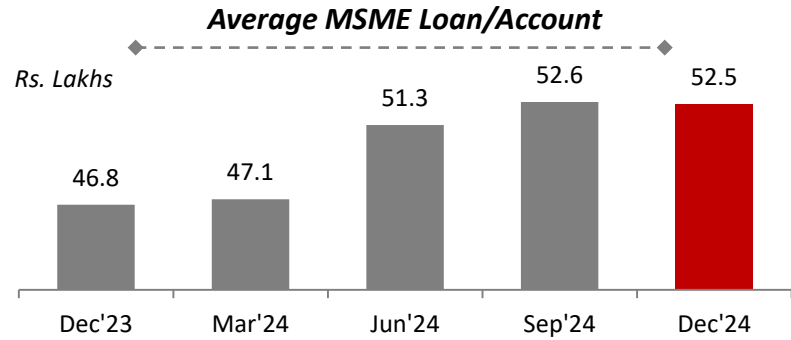
MSME Loans comprise mainly of High-Yield Portfolio

Focus on ECG loans...

Rs. In crores	01-Apr-24*	Jun-24	Sep-24	Dec-24
MSME/SME	13,464	13,078	12,914	13,042

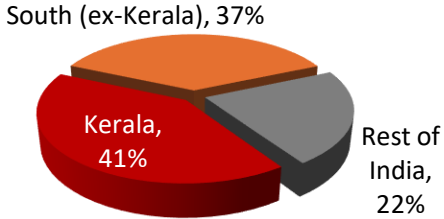
* Figures after remapping on 01-04-2024

...while creating a granular and diversified book



Geographical Split

**Dec'24 –
Rs. 13,042 Cr**



MSME Strategic Initiatives

Dedicated Vertical	MSME customers relationship managed by dedicated team
Skill Building Program	Significant investment in building highly skilled teams managing MSME clients
Revamped ML Product	New ML product and system launched to improve market position
LAP Power	New STP(Straight Through Process) work flows has been introduced for small ticket sized loans for quicker disposal
Advanced LOS	Two new LOS platforms – LAP Power and GST Power launched
Digital Sourcing Capabilities	Enhanced digital sourcing capabilities
Fintech tie-ups	Entered into strategic alliance with MoneyView, Loantap and Bajaj Finserv Direct Limited for digital sourcing of Mortgage Loans
Branch Mgmt.	Small value MSME loans are handled by bank branches, supported by on-the-ground technology for faster loan sanctions.
Empowered Branches	Branches are empowered with a revised STP workflow and improved product offerings to deliver best-in-class credit
Tech-enabled Renewals	Transaction-based renewals were enabled through technology for hassle-free renewal of borrower accounts

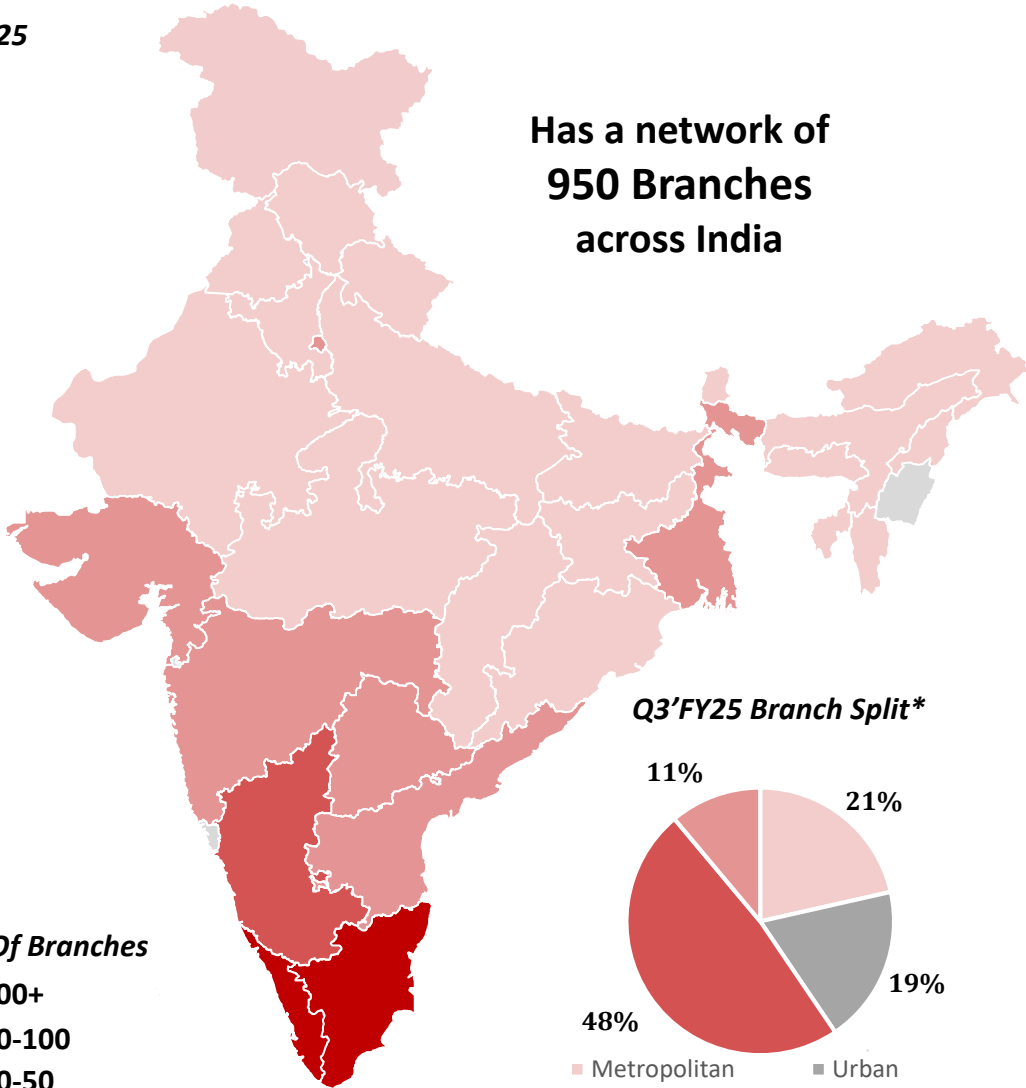
2 Pan India presence with focus on diversification

Diversifying Loan Book Outside Kerala

Continuously expanding network

Q3'FY25

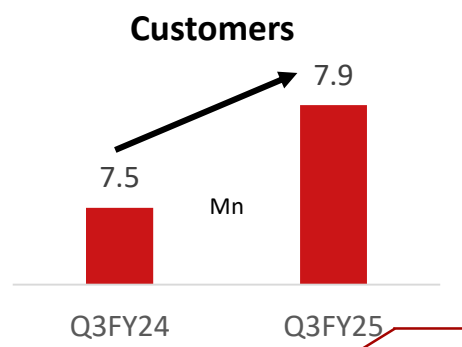
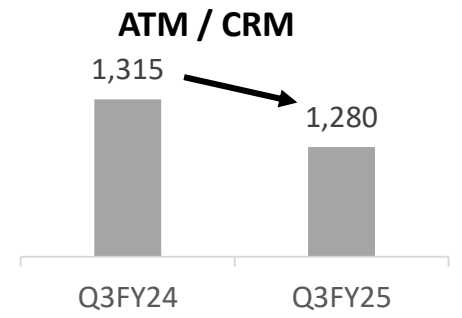
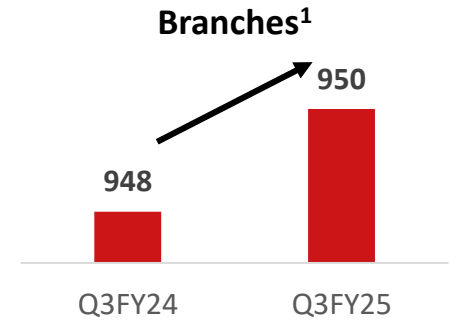
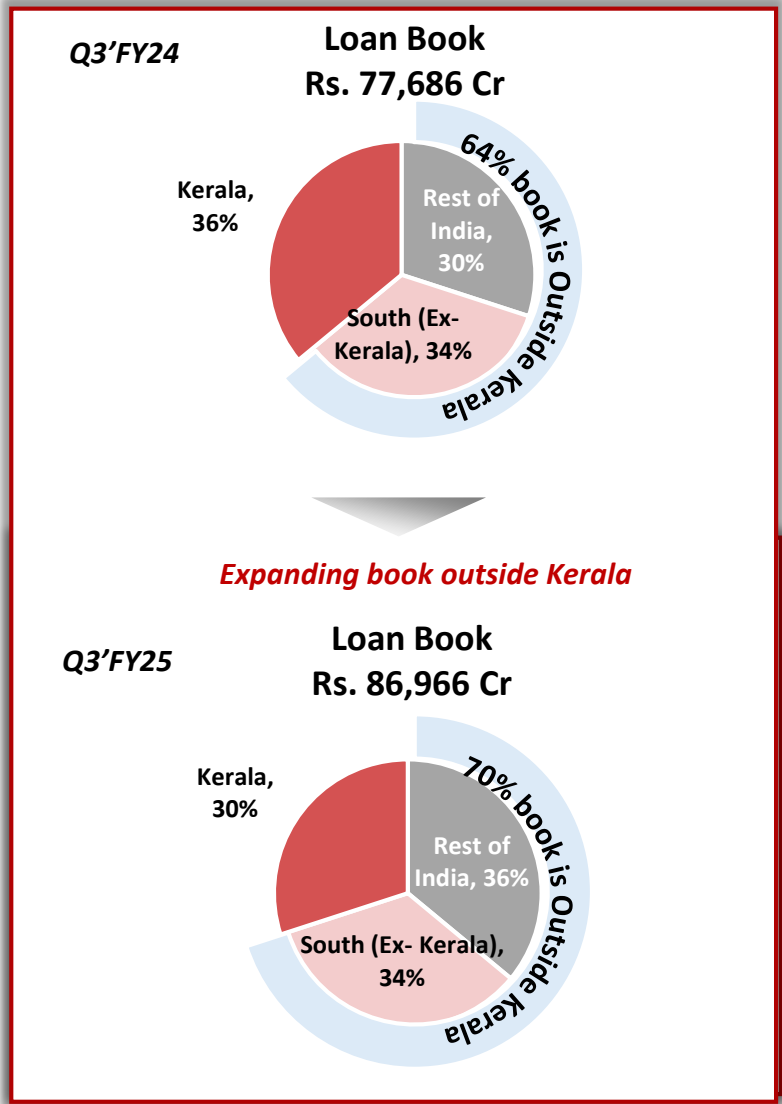
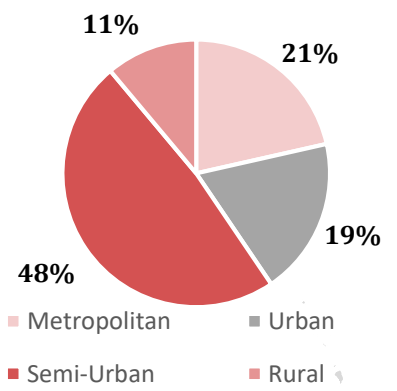
Has a network of 950 Branches across India



No. Of Branches

- 100+
- 50-100
- 20-50
- 10-20

Q3'FY25 Branch Split*

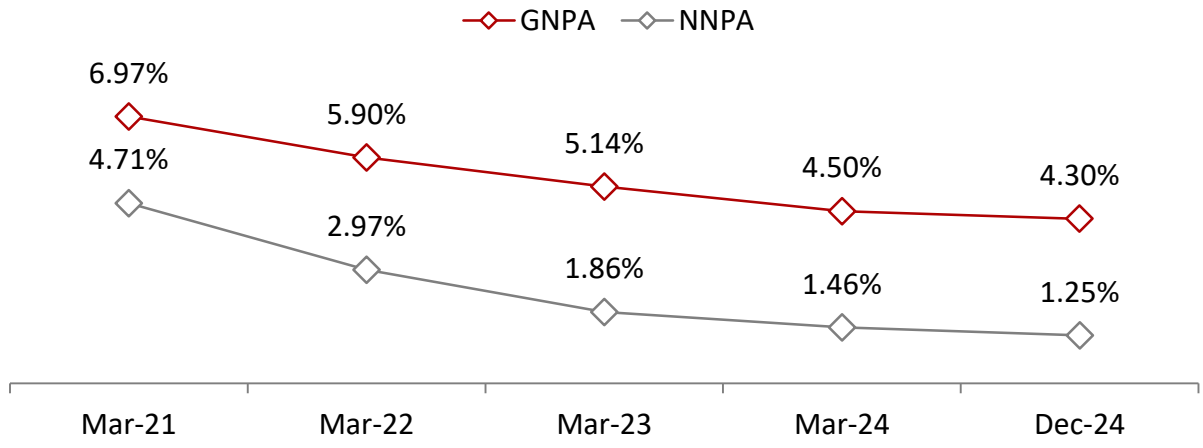


*Map for illustration purpose only

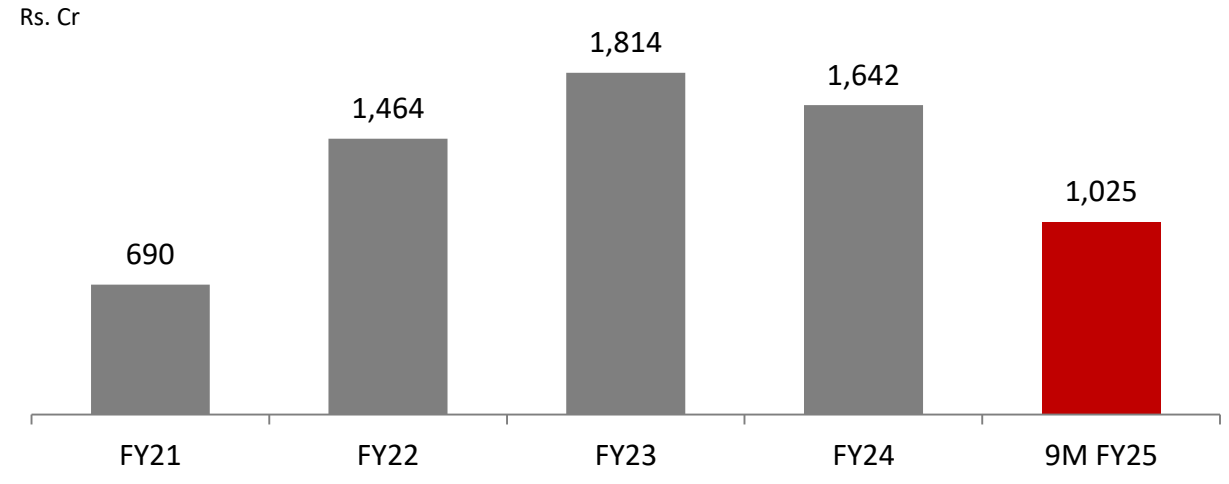
1. Excludes 5 USBs & Satellite branches

3 Strong focus on improving asset quality and collection efficiency

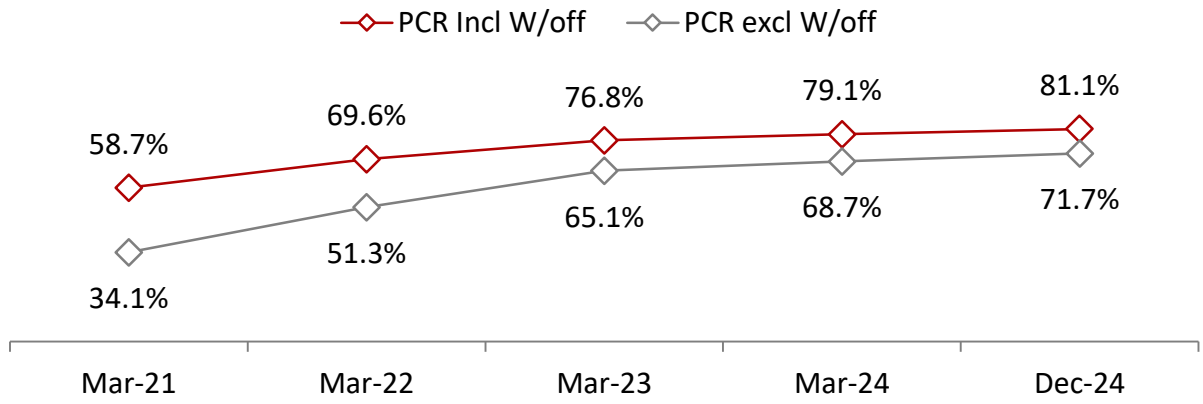
Net NPA below pre- covid level



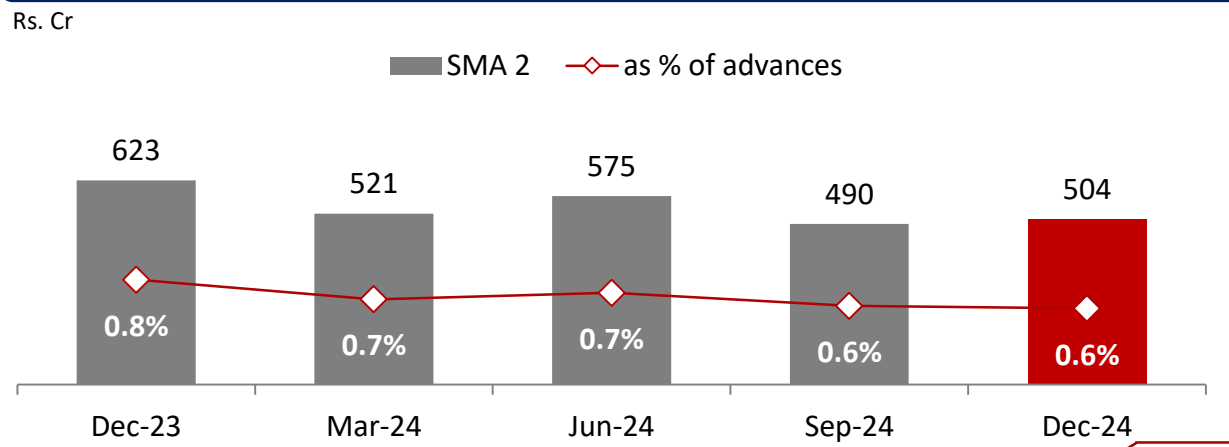
...with focus on Recoveries and Upgrades



Significant improvement in PCR....



...and reduced SMA 2*

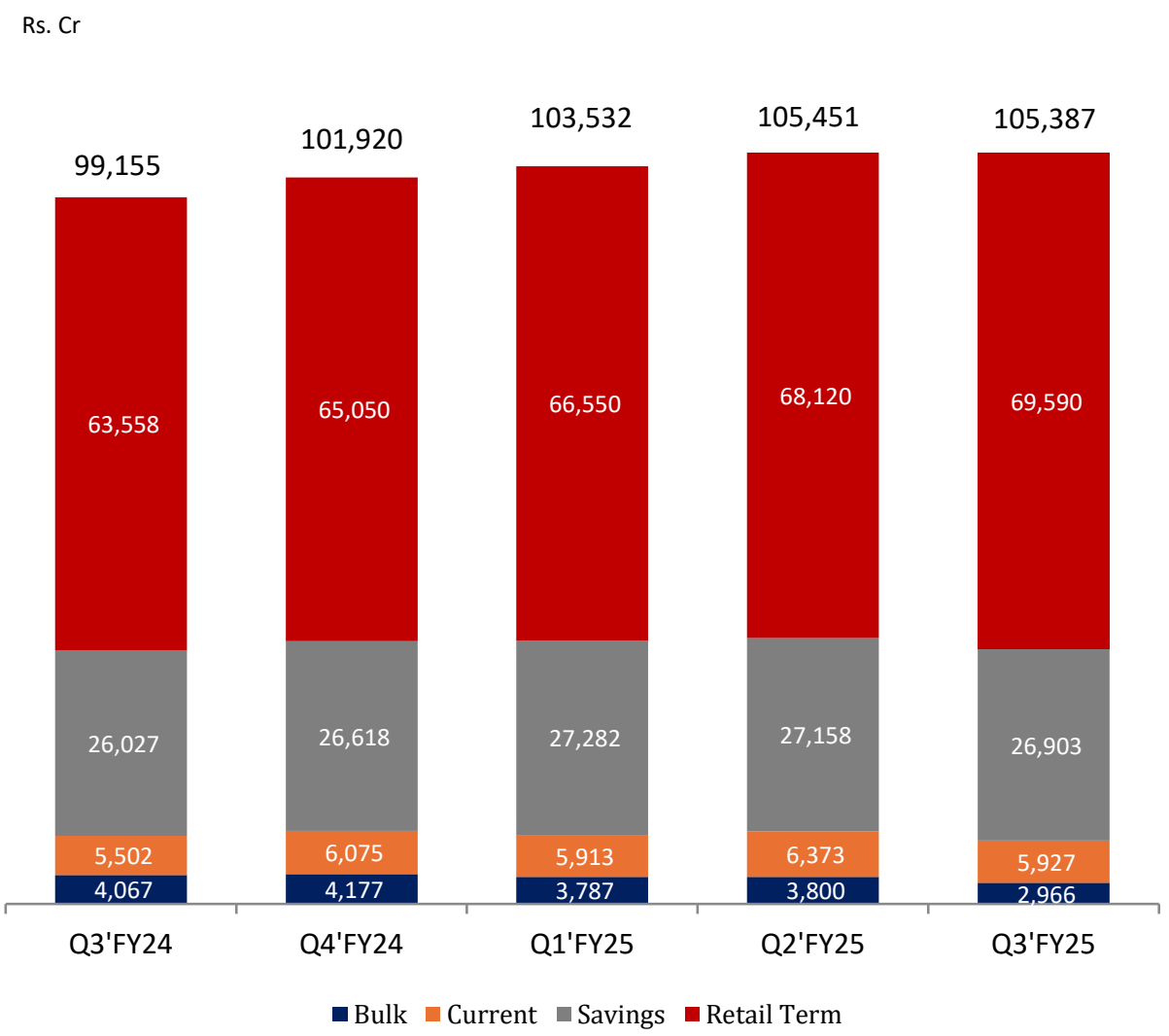


* Includes SMA2 from portfolio buyout

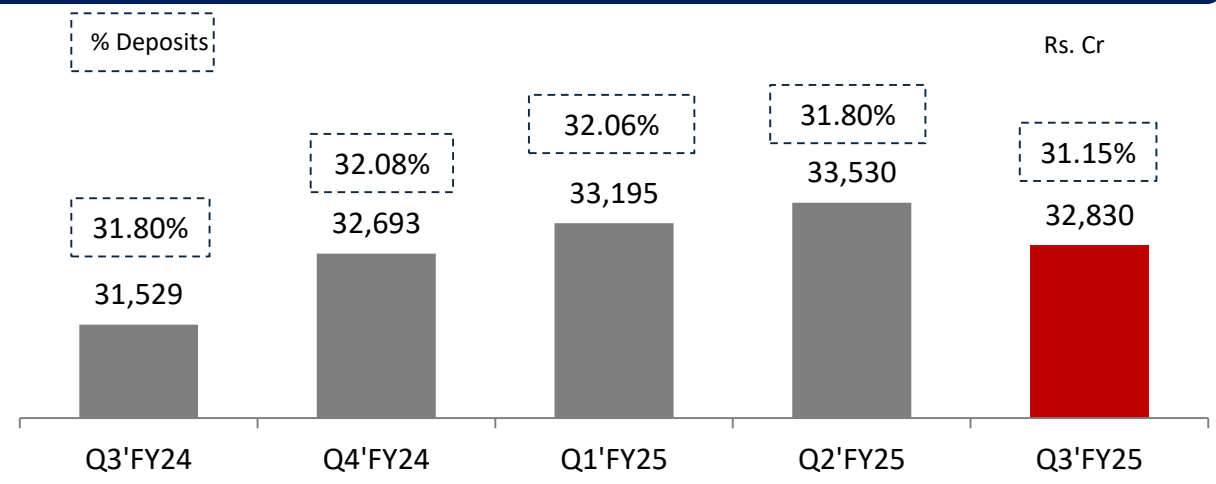
4 Well Distributed Deposit Base with focus on low cost deposits



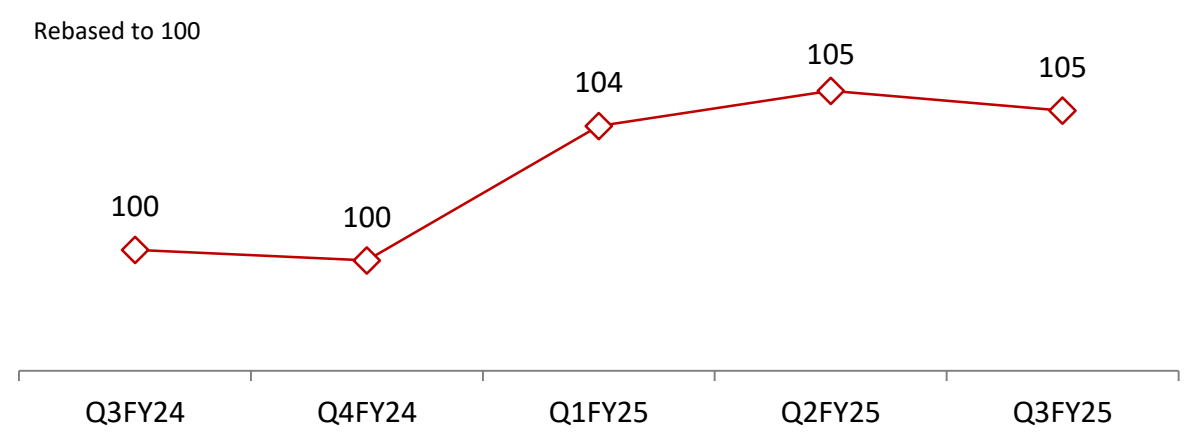
Breakup of Deposits



CASA Ratio continues to hold...



CASA AQB continues to grow consistently...



NRI Deposit continues to be a focus with stable Cost of Funds

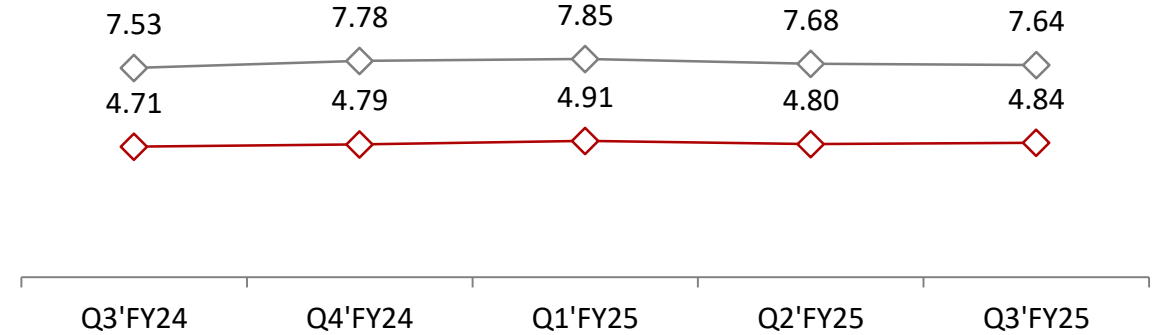
Breakup of Non Resident Deposits

Rs. Cr

Deposit Type	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25
NR SB	7,039	7,042	7,120	7,178	7,424
NR CD	57	57	57	58	59
FCNR (B), RFC & Others	2,200	2,337	2,359	2,387	2,517
Low-Cost NRI Deposit	9,295	9,436	9,536	9,623	10,000
NRE Term Deposit	18,859	19,105	19,390	19,624	19,859
NRO Term Deposit	1,082	1,156	1,177	1,241	1,273
Total	29,236	29,697	30,103	30,488	31,132

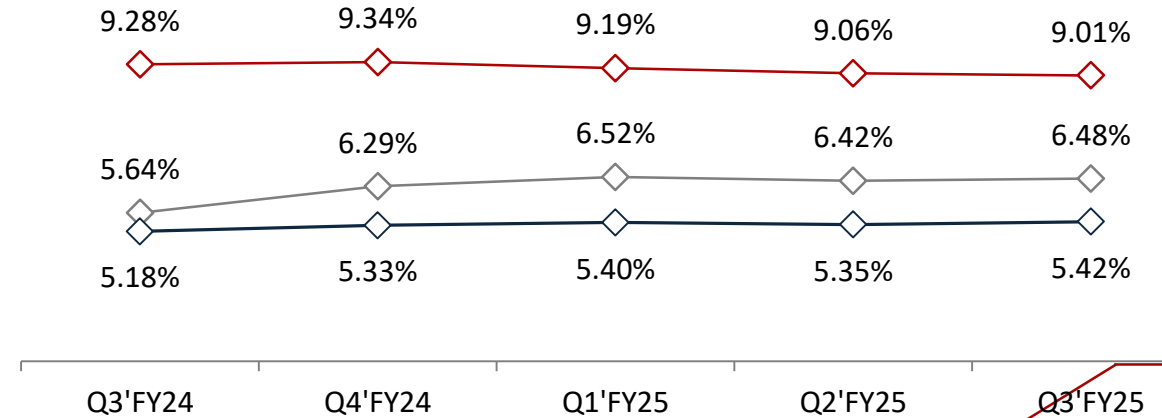
Cost of Funds / Yield on Funds

—◇— Cost Of Funds —◇— Yield on Funds



Yield on advances/ Yield on Investments / Cost of Deposits

—◇— Yield on Advances —◇— Yield on Investments —◇— Cost of Deposits



5 Multitude of Digital Initiatives...

Taken various digital initiatives...



Digital portal to onboard NTB deposit customers(Quick FD). Helps NTB customers to seamlessly open term deposits without the need of opening of operative account.



UPI T+1 credit - A feature extended to merchants to receive their UPI credits as a consolidated credit on next day.



NCMC wallet recharge: Facility for users to view/recharge their NCMC wallet.



Bank have successfully installed self-operating Dynamic QR Kiosks at Tirupati Temple premises for receiving donations.



A UPI merchant integration kit designed for merchants who are willing to integrate banks UPI infrastructure for collecting payments.



Enabling the customers to create the mandates against the loan accounts through our websites to cater the loan repayments from other bank accounts this will eliminate the usage of the paper mandate.



Tridentity - Swipe to Pay based AFA for Debit Cards E Commerce Transaction using Mirror+. Customer can validate the transaction by swiping the request received in the mirror plus.



PMJJBY/PMSBY through mirror plus: Facility for users to opt for PMJJBY/PMSBY insurance products seamlessly through mirror plus



Customisations in Fee Book product for collection of offerings from devotees for Bom Jesus Church, Goa



Bank has gone live in partnership with PineLabs for real time debit card EMI Loan. Approved customers of SIB can now avail Debit card EMI purchases at various merchants.



On boarding Corporate customers and facilitating internet and Mobile Banking in a single BPM workflow



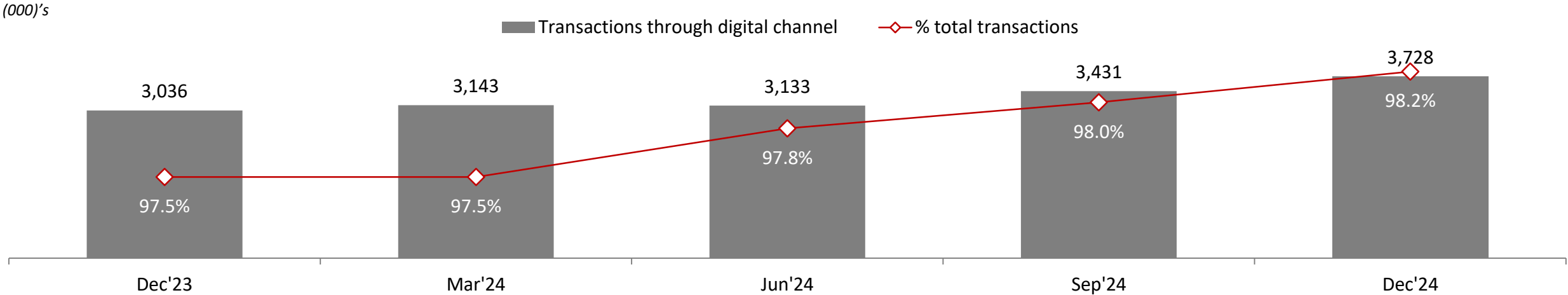
Successfully installed self-operating Dynamic QR Kiosks at Kumaranelloor Temple and Chottanikara Temple for receiving donation and vazhipadu booking.



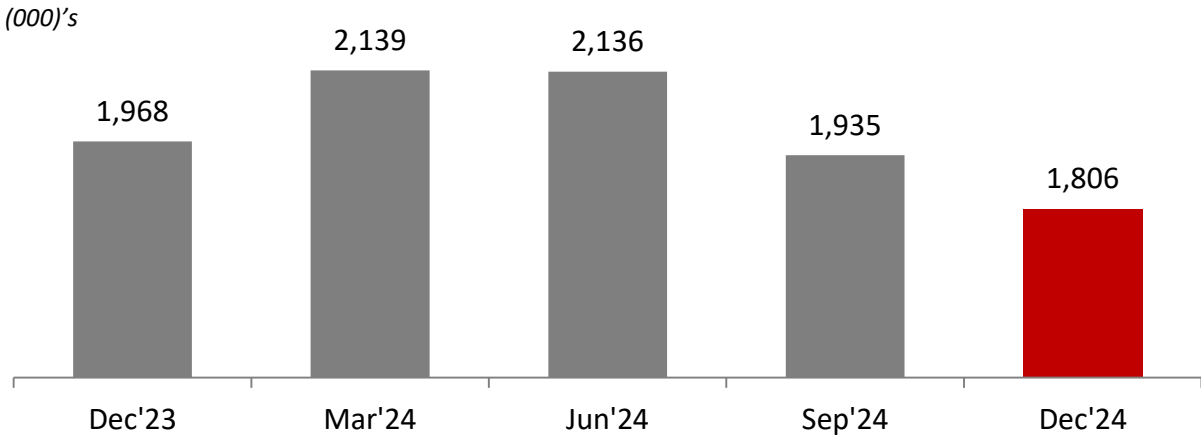
Enabled mandatory marking of Positive Pay System(PPS) confirmation through Digital Channels and Branches for clearing cheques above 5 lakhs to control cheque related frauds

....leading to rising digital banking.....

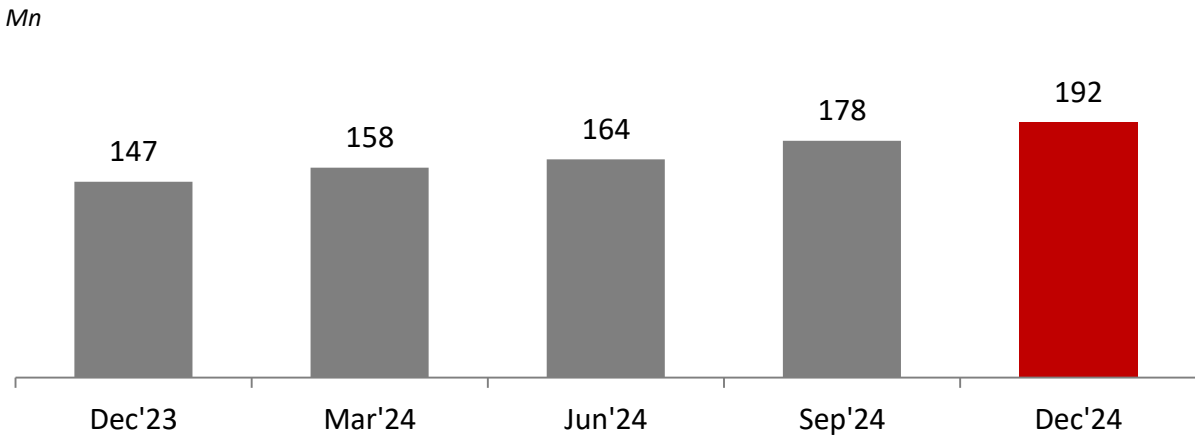
..leading to a rise in transactions with high digital share



Internet Transaction Volume

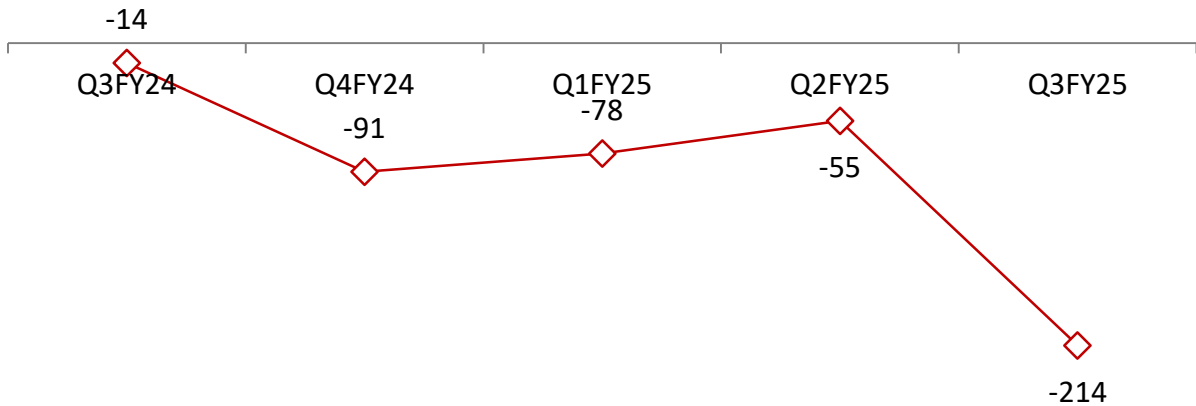


Mobile Transaction Volume

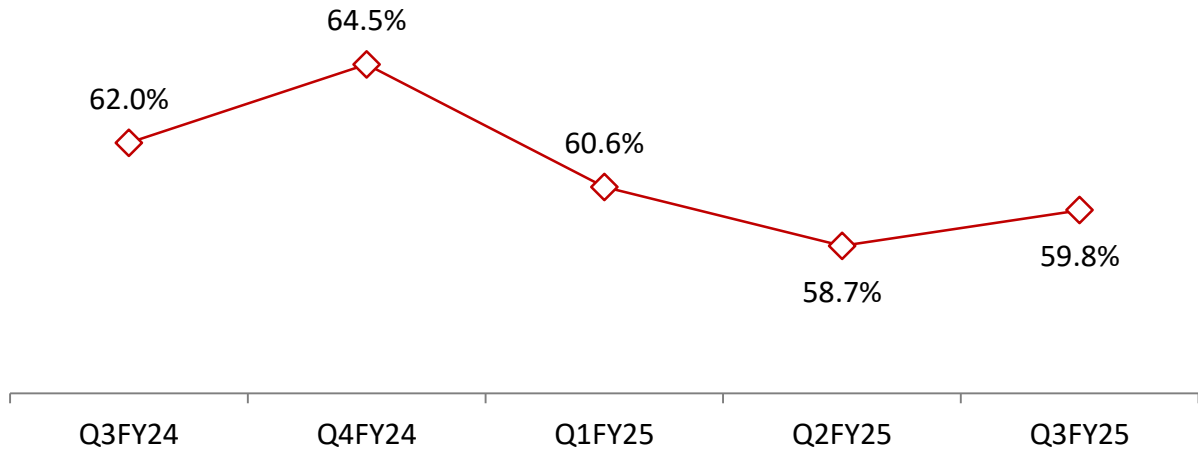


....creating operational efficiency

Employee Additions



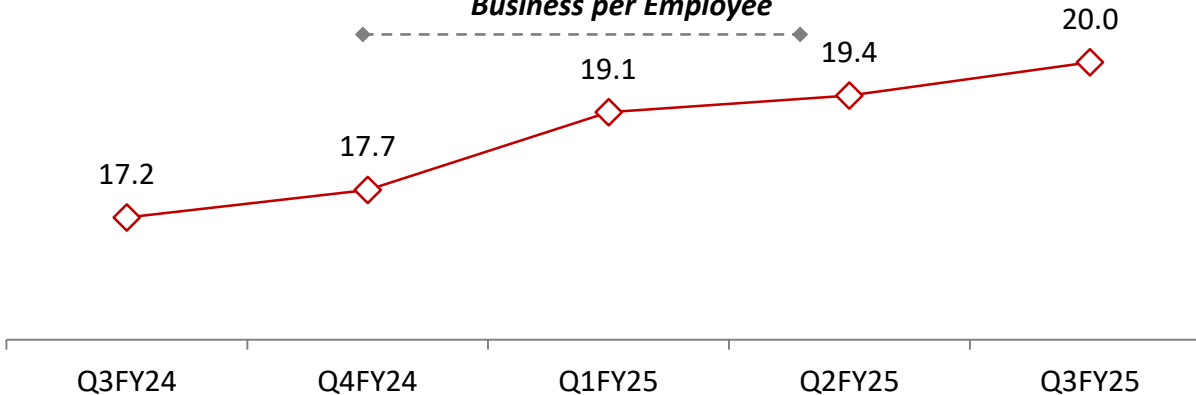
Cost-to-Income Ratio (Quarterly)



Improving productivity metrics

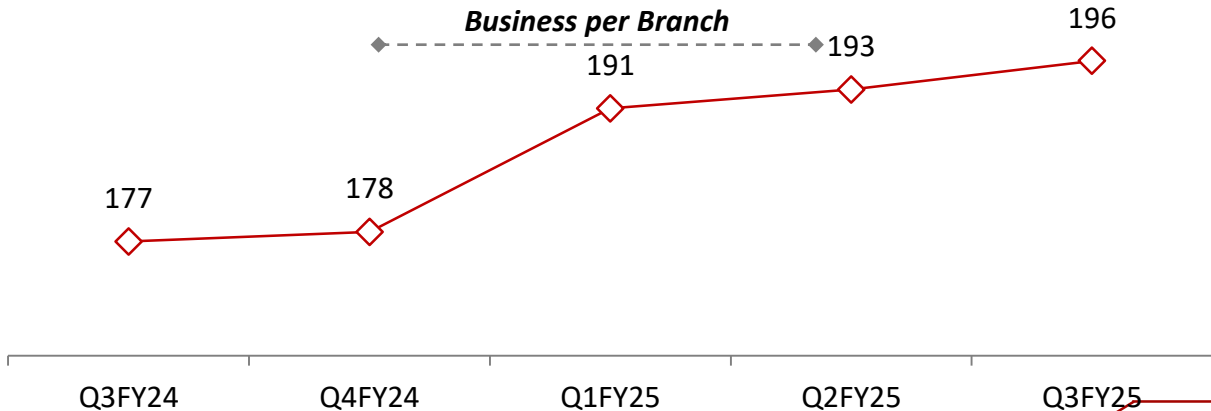
Rs. Cr

Business per Employee



Rs. Cr

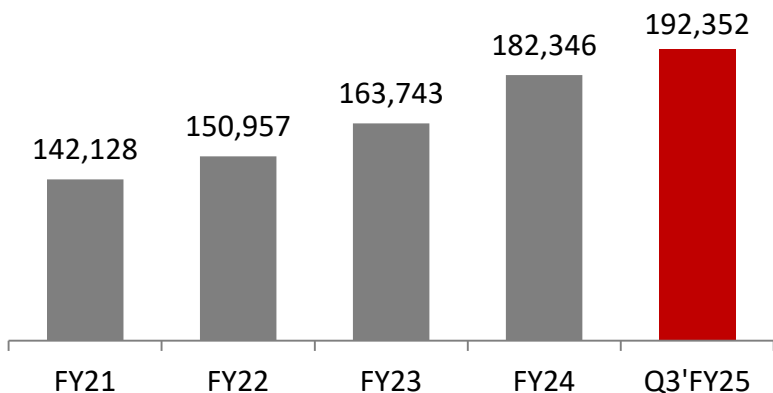
Business per Branch



6 Robust Track Record of Financial Performance

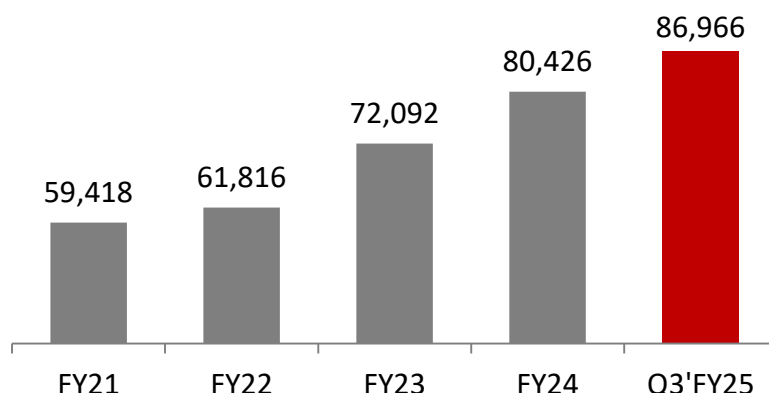
Total Business

Rs. Cr



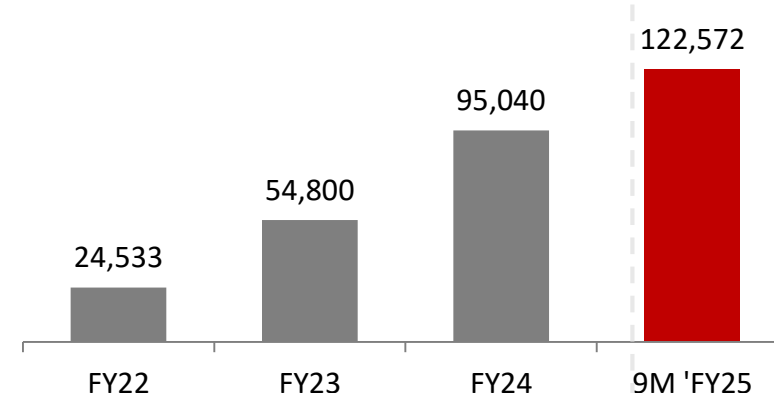
Gross Advances

Rs. Cr



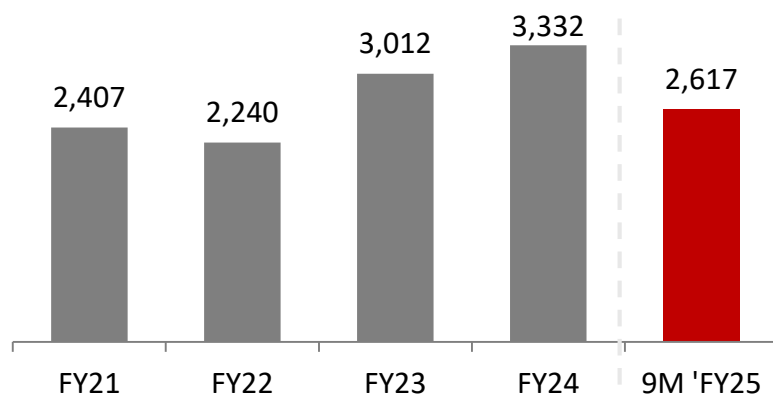
Disbursements

Rs. Cr



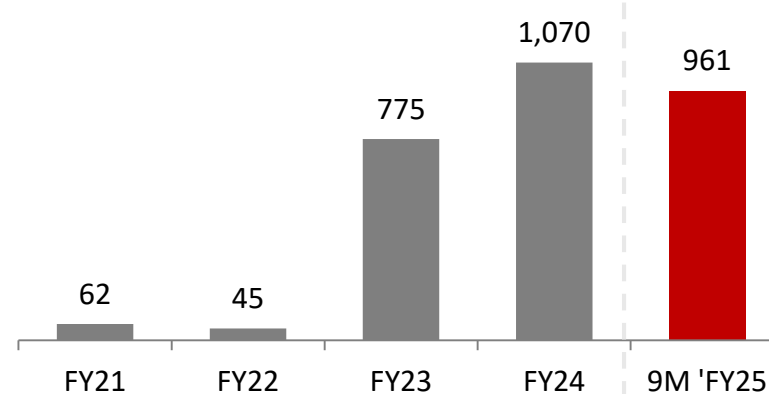
Net Interest Income

Rs. Cr

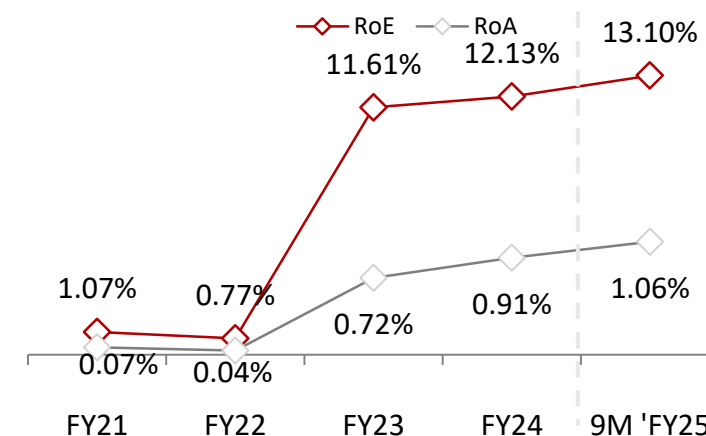


Profit after Tax

Rs. Cr



Return Metrics





Build out of new automated digital channels continue – Implemented Digital Initiatives



Auto Renewal of AGRI KCC loan upto 50L

(Live from Nov 2024)

- **Renewal of AGRI KCC proposals** that can be easily facilitated at branches through simplified questionnaire.
- **Improved efficiency** in renewal operations and improvement in the TAT.



LAP Power

(Live from Sep 2024)

- **Automated STP platform** for Loan Against Property (LAP) proposals.
- Reduced TAT and Quick decision making through various automations including Integrated Bureau analysis capability.
- Aimed at **empowering entrepreneurs and enterprises** for meeting their immediate business financial needs.



Power Drive

(Live from Sep 2024)

- **First in- house developed End to End digital Journey** to handle Vehicle Loan proposals
- **Multiple On-boarding channels** like Branch, DSA, DST & Dealer.
- **Scorecard based underwriting** with minimal data entry for Quick decision **within 30 minutes**.



LAP Power Phase II –

(Live from Dec 2024)

- **Enhanced mortgage STP application flow** – LAP Power has been enriched. Workflow from approval to disbursement with automation of important operations..
- Also added enhancements such as OD facility, multiple ITRs etc. to facilitate different business scenarios.



MSME Renewal Module in New LOS (up to INR 25 Cr)

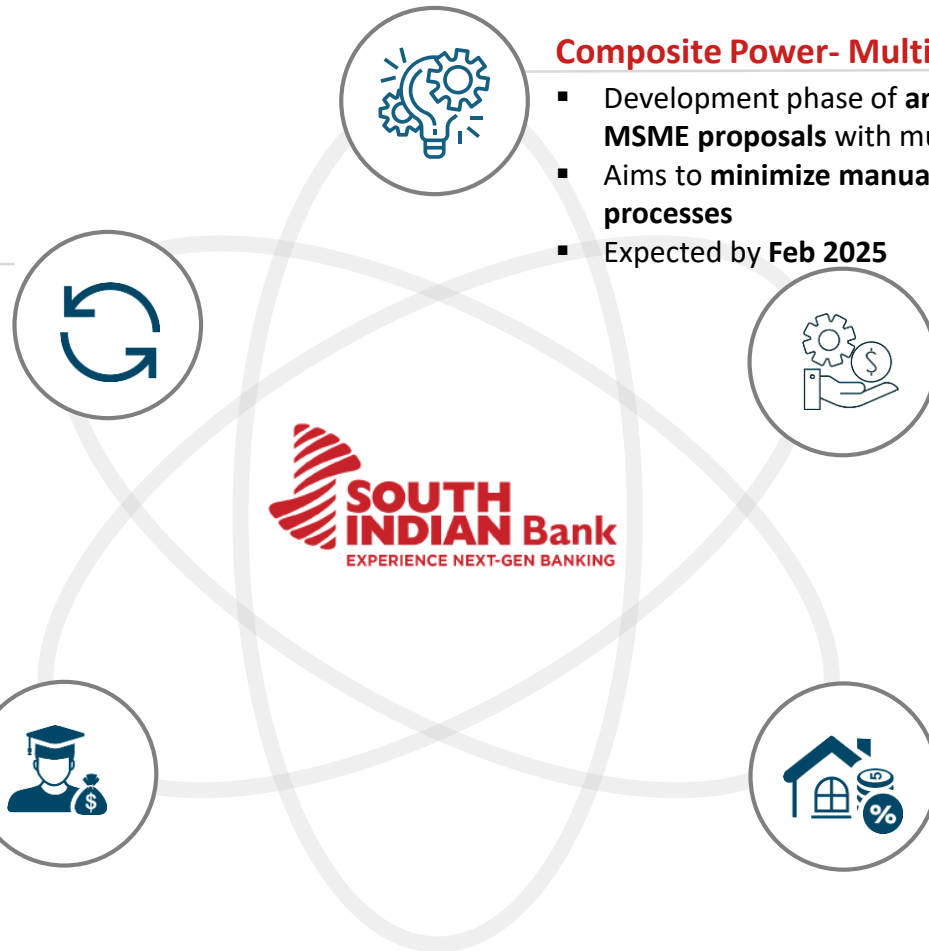
(Live from Sep 2024)

- **MSME Renewal Module is made Live in New LOS platform with auto data fetch through APIs (CBS & Non-CBS)**
- **Reduced TAT and Quick decision making** with Minimal data entry .
- Ensuring Credit quality through **automation of various quality & compliance checks**.

Build out of new automated digital channels continue – Ongoing Initiatives

Debt Consolidation- Power Consol

- A system for consolidation of Debt's with multiple loans or multiple products with Single or Multiple Bank.
- Expected by **Apr 2025**



Composite Power- Multi Facility SME loans up to 2 Cr.

- Development phase of an **STP enabled process flow** for retail **MSME proposals** with multiple facilities.
- Aims to **minimize manual intervention** through **auto-validation processes**
- Expected by **Feb 2025**

Unified flow for handling proposals upto INR 10 lakhs – Micro Power

- **Program based process flow** for handling proposals from Micro, Small Business segment.
- Empowering Branches/Regional Offices for **quick file disposal and faster on-boarding.**
- Expected by **Mar 2025**

Global Education Loan:


Simplified Process flow based system

- **Revamped product** with attractive features and a streamlined process.
- **Strategic tie-ups and dedicated field resources set** to positively impact growth
- Expected by **Mar 2025**

Affordable Housing Finance STP – Aawas Power

- **New STP based Loan Origination System** for Affordable Housing loan proposals
- **Enhance customer experience** by offering faster decision making and streamlined processes.
- Expected by **Apr 2025**




Growing Non – Branch Distribution and Leveraging Partnerships





Strategic Tie-Ups
(Live)



Asset Partnerships

Qualified lead referral programs for Mortgage Loans


Co-lending partnership





SIB partners with CapFloat Financial Services Private Limited (axio) to offer seamless online checkout finance for Amazon customers, aiming to enhance its retail portfolio quality and expand its customer base.



Co-lending / DA platform




Debit Card EMI Program



Liability Partnerships







Strategic Tie-Ups
(Upcoming)

Fintech Partnership- allowing NTB customers to open deposit accounts

Digital sourcing of current accounts through referral programs



Co-lending

Partnership with Fintech for

- ✓ *Personal Loans*
- ✓ *Gold Loans*
- ✓ *MSME*
- ✓ *CV/CE*
- ✓ *Housing loan/LAP*

Liability


Partnership with Fintech for

- ✓ *Pure digital deposits through various market places*
- ✓ *Connected Banking*

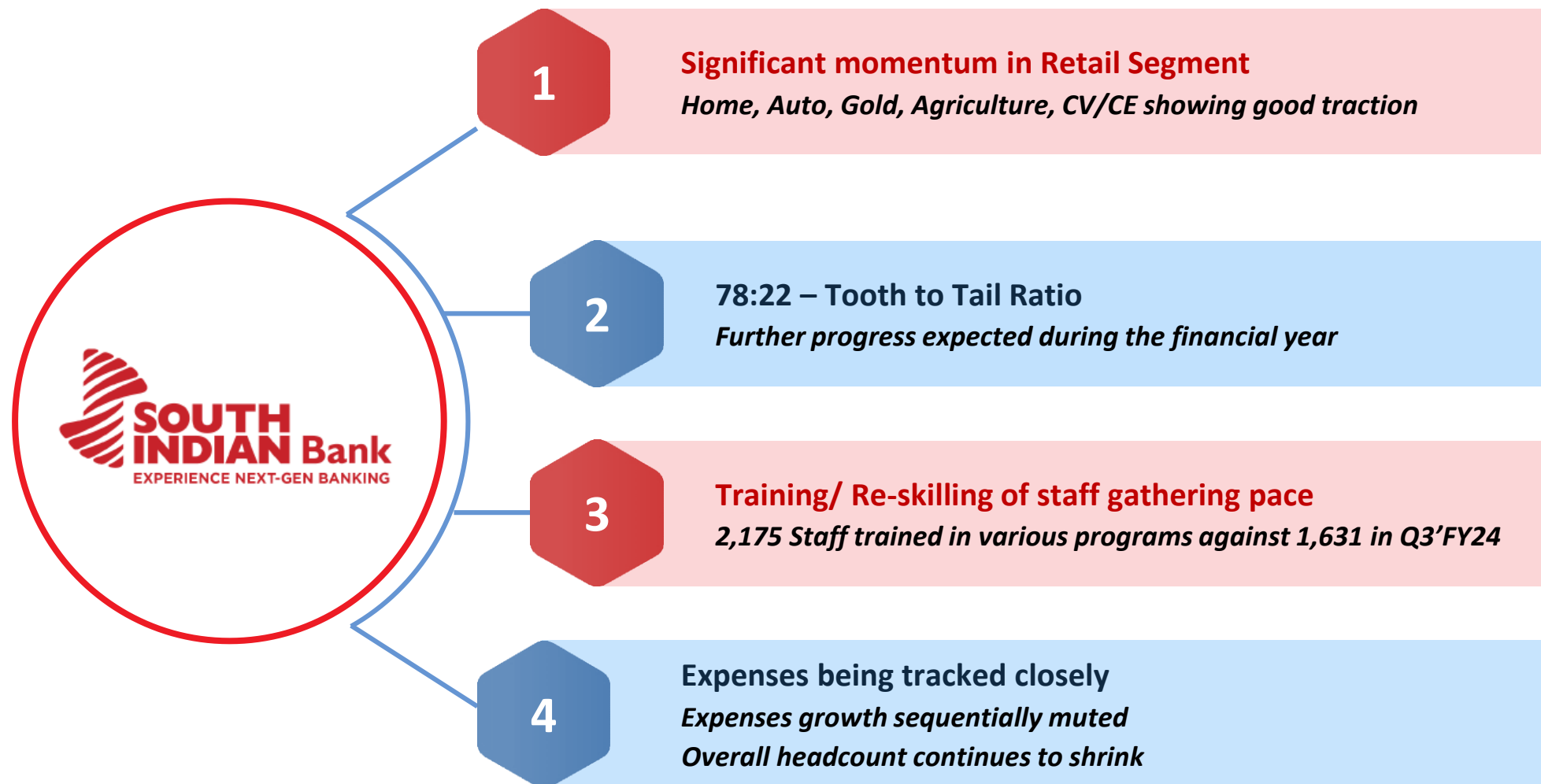
Asset

Partnership with Fintech for

- ✓ *Personal Loan aggregation – 100:0 Model*
- ✓ *Loan against securities/ Mutual funds through various market places*
- ✓ *Digital vehicle loan.*



Improving Operating efficiency



Deep ESG focus – Promoting Sustainable & Environmentally friendly assets

GREEN DEPOSIT POLICY & GREEN FINANCING FRAMEWORK

Green deposits are a unique financial product that allows customers to align their savings with environmentally responsible initiatives

Statement of Portfolio-level information on the use of funds raised from green deposits as on 31.03.2024

Particulars	As on 31.03.2024 *
Total green deposits raised (A)	56.21
Use of green deposit funds**	
(1) Renewable Energy	51.03
• Solar Power Generation	37.98
• Wind Power Generation	13.05
(2) Energy Efficiency	
(3) Clean Transportation	0.50
• Projects promoting electrification of transportation	0.50
Total Green Deposit funds allocated (B = Sum of 1 to 3)	51.53
Amount of Green Deposit funds not allocated (C = A – B)	4.68
Details of the temporary allocation of green deposit proceeds pending their allocation to the eligible green activities/projects	The unallocated amount of Rs. 4.68 Crores is invested in Liquid Assets temporarily as on 31.03.2024

The Bank have installed 75 KW solar plant and 150 KW solar plant is awaiting commission in multiple locations. Furthermore, plans are underway for additional solar installations

The Bank has commissioned 10 KLD sewage treatment plant at Kannur in this financial year and we already have 15 KLD plant at Administrative building Kakkannad. Installation of 75 KLD sewage treatment plant was completed as part of new building project and awaiting commissioning

- ✓ Steps taken to promote usage of EV by initiating the installation of 2 new DC fast charging stations at out New Administrative building at Kakkannad, Kochi
- ✓ The Bank has replaced old CFL lights with energy-efficient LED Lights in all bank owned premises.

The Bank employs a robust grading model to assess environmental and social risks, with emphasis on climate risk for high-value credit, in accordance with the thresholds prescribed by ESMS Policy

The Human Resources Department have imparted trainings for employees on Human Rights, ESG Investing and Green Finance through Bank's E-learning platform viz., I-learn

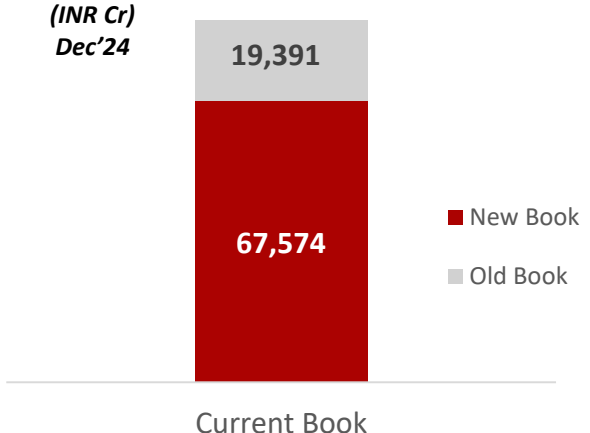
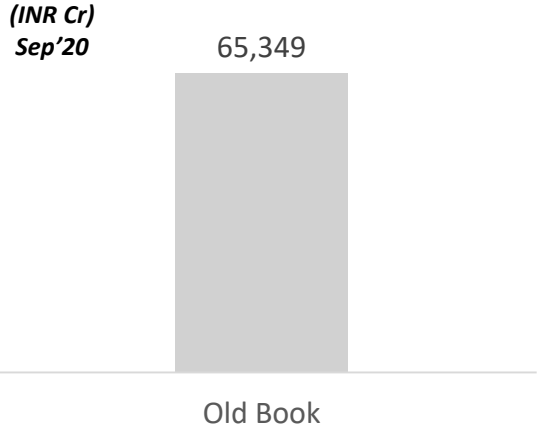
- ✓ CSR committee is made responsible for overseeing ESG activities of the Bank under ESG framework
- ✓ For effective reporting of BRSR and to review the ESG practices at the Bank, the Board had also appointed a professional agency for assisting Business Responsibility and Sustainability Reporting



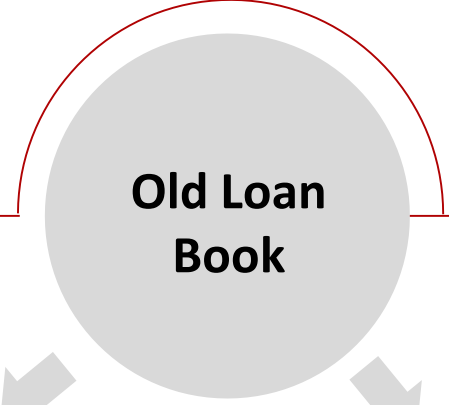
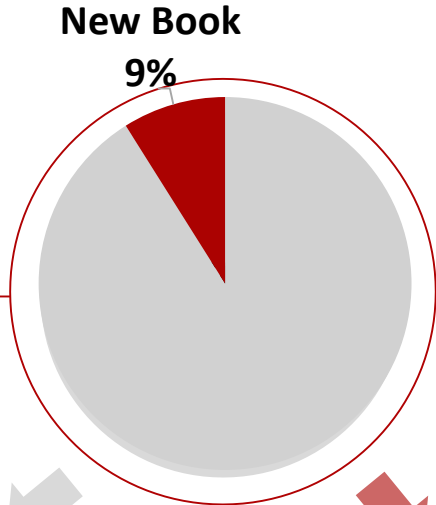
***TRANSFORMATION JOURNEY
OF THE BANK***

Significant transformation of business since Sep'2020

Churned around 78% of overall loan book since Oct' 2020



91% of Current GNPA is from Old book



66%
Share of A+ rated Corporate Loans

4.87%
GNPA

2.53%
NNPA

98%
Share of A+ rated Corporate Loans

4.30%
GNPA

1.25%
NNPA

17.54%
GNPA Old book

0.50%
GNPA New book



ANNEXURE

Profit & Loss Overview (Standalone)

Particulars (Rs. In Cr)	Q3-FY25	Q3-FY24	Y-o-Y (%)	Q2-FY25	Q-o-Q (%)
Net Interest Income	869	819	6%	882	-1%
Non-Interest Income	447	452	-1%	449	0%
<i>Core Fee Income</i>	226	178	27%	229	-1%
<i>Treasury & Forex</i>	57	158	-64%	106	-46%
<i>Other</i>	164	116	41%	114	44%
Total Income	1,316	1,271	4%	1,332	-1%
Operating Expenses	787	788	0%	781	1%
Operating Profit	529	483	10%	550	-4%
Provisions & Contingencies	66	48	38%	110	-40%
Profit Before Tax	463	435	6%	440	5%
Provision for Tax	121	130	-7%	116	4%
Profit After Tax	342	305	12%	325	5%

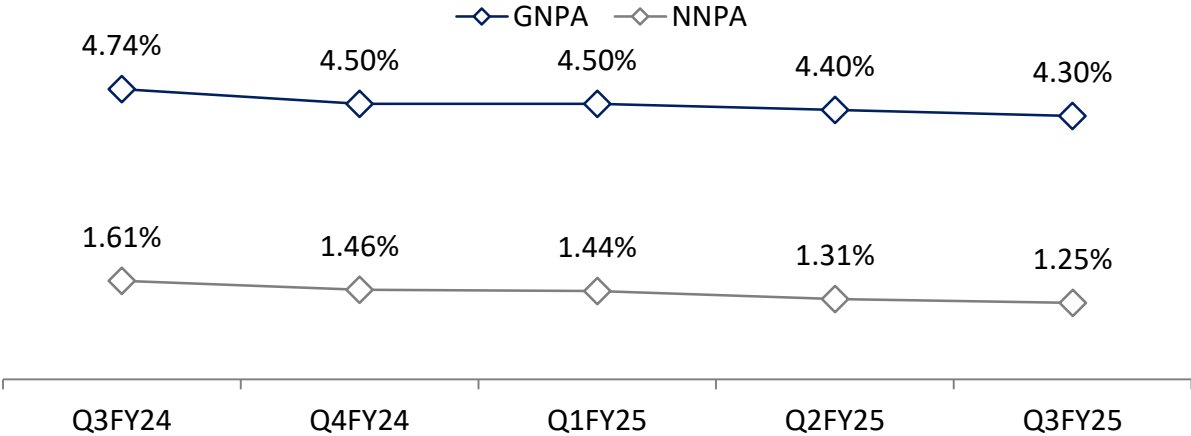
Balance Sheet Overview (Standalone)

Particulars (Rs. In Cr)	Q3 FY25	Q3 FY24	Y-o-Y (%)	Q2 FY25	Q-o-Q (%)
Capital & Liabilities	1,20,860	1,13,514	6%	1,20,364	0%
Capital	262	209	25%	262	0%
Reserves and Surplus	9,474	7,185	32%	9,133	4%
Deposits	1,05,387	99,154	6%	1,05,451	0%
Borrowings	2,956	4,213	-30%	2,609	13%
Other Liabilities & Provisions	2,781	2,753	1%	2,909	-4%
Assets	1,20,860	1,13,514	6%	1,20,364	0%
Cash & Balances with RBI	5,202	5,056	3%	5,785	-10%
Balances with Banks	2,630	1,823	44%	5,160	-49%
Investments	23,416	25,335	-8%	21,789	7%
Advances	84,396	75,340	12%	82,174	3%
Fixed Assets	1,007	931	8%	989	2%
Other Assets	4,209	5,029	-16%	4,467	-6%
Business (Advances + deposits)	1,89,783	1,74,495	9%	1,87,626	1%
Current Accounts	5,927	5,502	8%	6,373	-7%
Savings Accounts	26,903	26,027	3%	27,158	-1%
CASA Ratio	31.15%	31.80%	-65 bps	31.80%	-65 bps

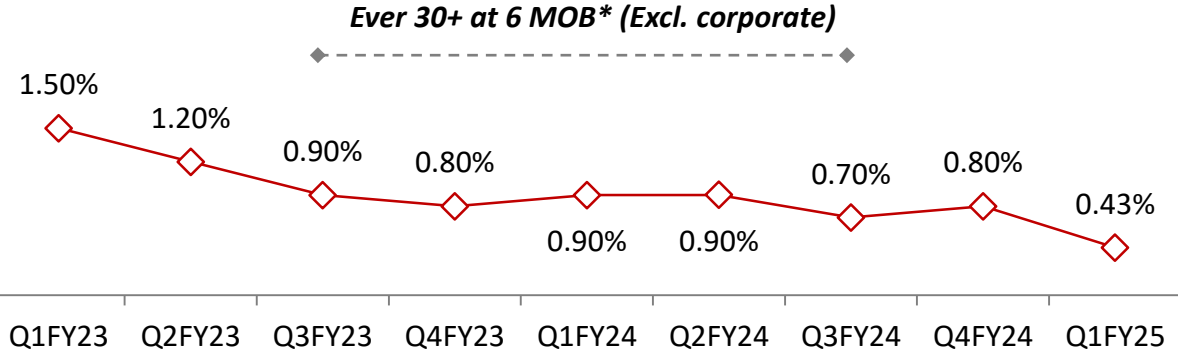
Particulars	Q3FY25	Q2FY25	Q1FY25	Q4FY24	Q3FY24	Q2FY24	Q1FY24
Net Interest Margin (NIM)	3.19%	3.24%	3.26%	3.38%	3.19%	3.31%	3.34%
CRAR Basel III	18.00%	18.04%	18.11%	19.91%	15.60%	16.69%	16.49%
RoA*	1.12%	1.07%	1.00%	0.98%	1.07%	0.97%	0.73%
RoE	13.93%	13.71%	12.90%	13.11%	16.38%	15.38%	11.80%
Provision Coverage	81.07%	80.72%	79.22%	79.10%	77.97%	77.82%	76.54%
CASA	31.15%	31.80%	32.06%	32.08%	31.80%	32.03%	32.64%
Gross NPA	4.30%	4.40%	4.50%	4.50%	4.74%	4.96%	5.13%
Net NPA	1.25%	1.31%	1.44%	1.46%	1.61%	1.70%	1.85%
Book Value per Share (Rs.)	37.2	35.9	35.0	33.7	35.3	33.9	32.9
Earnings per Share (Rs.) *	4.9	4.7	4.5	5.1	5.0	4.6	3.9
Customer Touch Points							
Kerala	499	501	501	501	500	500	499
South Ex Kerala	283	284	284	284	283	280	279
Rest of India	168	170	170	170	165	164	163
Total	950	955	955	955	948	944	941

Non-Performing Assets

GNPA & NNPA



Improving Credit Quality



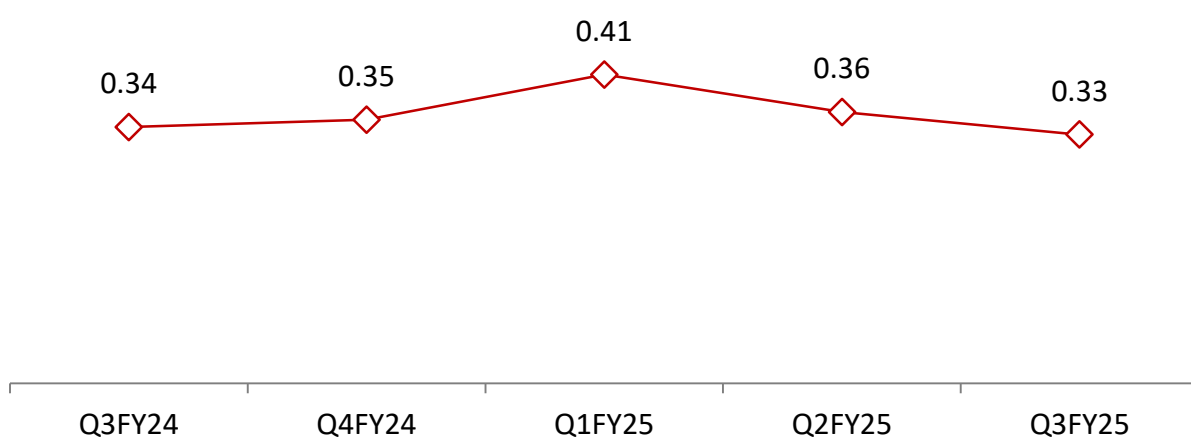
* Ever 30 at 6 MOB is defined as the sum of the original principal of loans that are ever 30+ within 6 months on book in that cohort, divided by the sum of the original principal of all loans in that cohort. The reported numbers have changed due to exclusion of certain assets which were rebooked and reclassified as New Book for operational convenience.

Rs. Cr	GNPA Movement					NNPA Movement				
	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25
Opening	3,714	3,682	3,620	3,720	3,731	1,234	1,212	1,135	1,152	1,073
Additions	306	289	346	321	297	185	211	250	195	195
Deductions	337	351	246	309	293	207	289	233	274	212
Closing	3,682	3,620	3,720	3,731	3,736	1,212	1,135	1,152	1,073	1,056

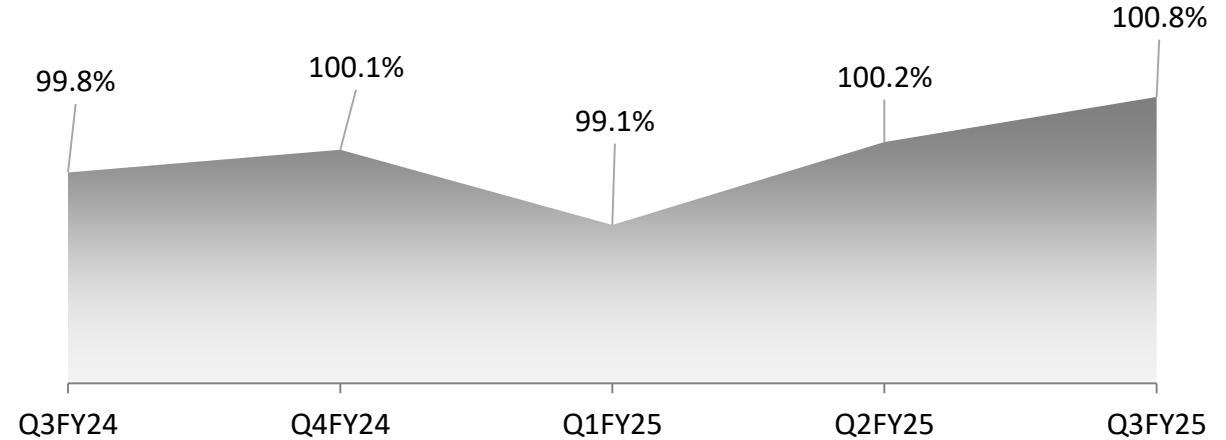
Rs. Cr	Q3FY25	Q2FY25	Q1FY25	Q4FY24	Q3FY24
For NPA & NPI	71	148	120	41	46
For Standard Assets	2	(7)	(2)	7	(10)
For Restructured Advances/Sacrifices & FITL	(6)	(30)	(11)	(9)	(15)
For Unhedged Forex Exposure	(2)	(1)	1	1	-
Others	1	-	5	1	28
Taxes	121	116	101	105	129
Total Provisions	187	226	214	146	178

Slippages & Collection Efficiency

Slippage Ratio



Collection Efficiency



Segment wise GNPA

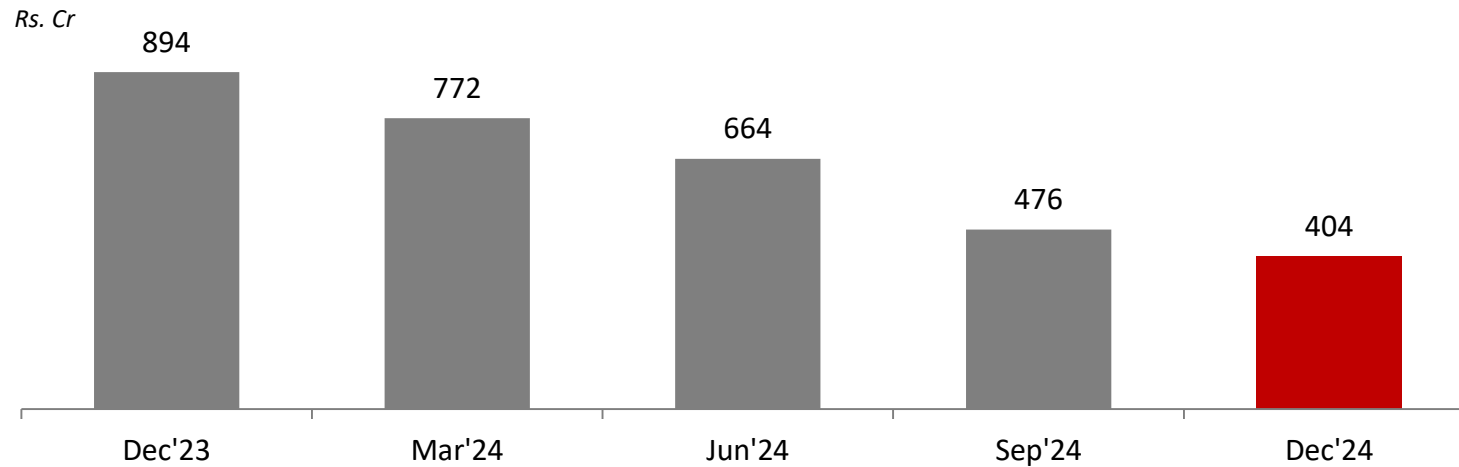
Rs. Cr	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25
Agriculture	490	464	530	562	543
Business Loans	2,152	2,120	2,283	2,113	2,070
Personal Segment	542	568	484	617	628
Corporate	498	469	424	439	494
Total	3,682	3,620	3,720	3,731	3,736

Segment wise Slippages

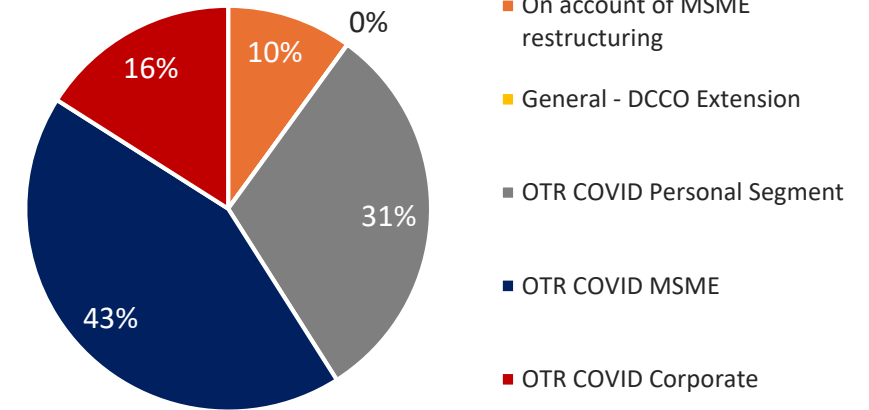
Rs. Cr	New Book	Old Book	Q3FY25
Agriculture	5	33	39
Business Loans	5	84	89
Personal Segment	86	20	106
Corporate	29	28	57
Total	126	165	291

Stressed Assets

Restructured Standard Assets



Sectoral Break-up



COVID One Time Restructuring

Rs. Cr.	Covid 1.0	Covid 2.0	Total
MSME	65	107	172
Personal loans	4	120	124
Other exposures	45	20	65
Total	114	248	362

Security Receipts

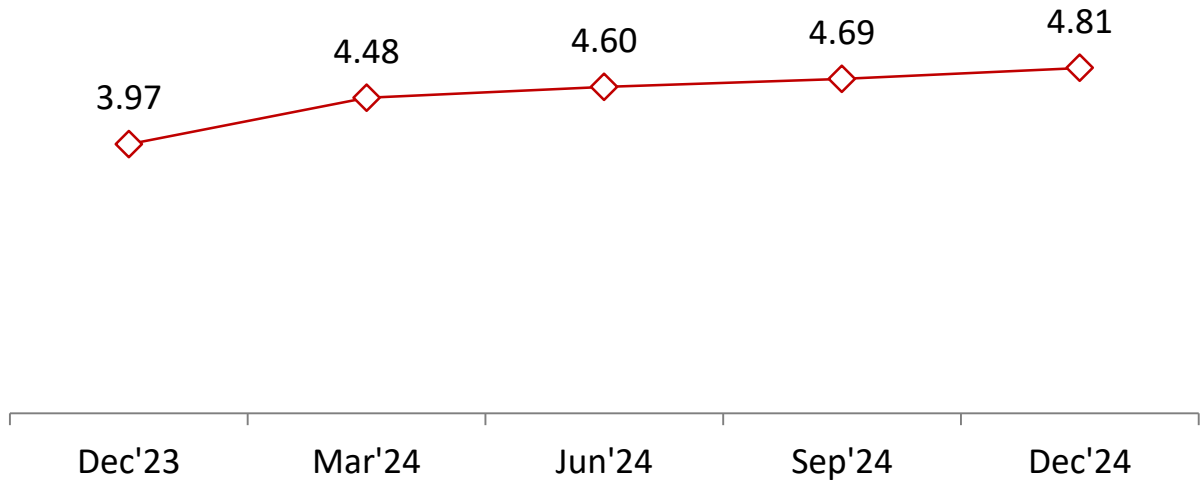
Security Receipts Outstanding as on Dec 31, 2024 (Rs. Cr)		
Book Value	Provision	NAV
82.76	82.76	-

Investment Book

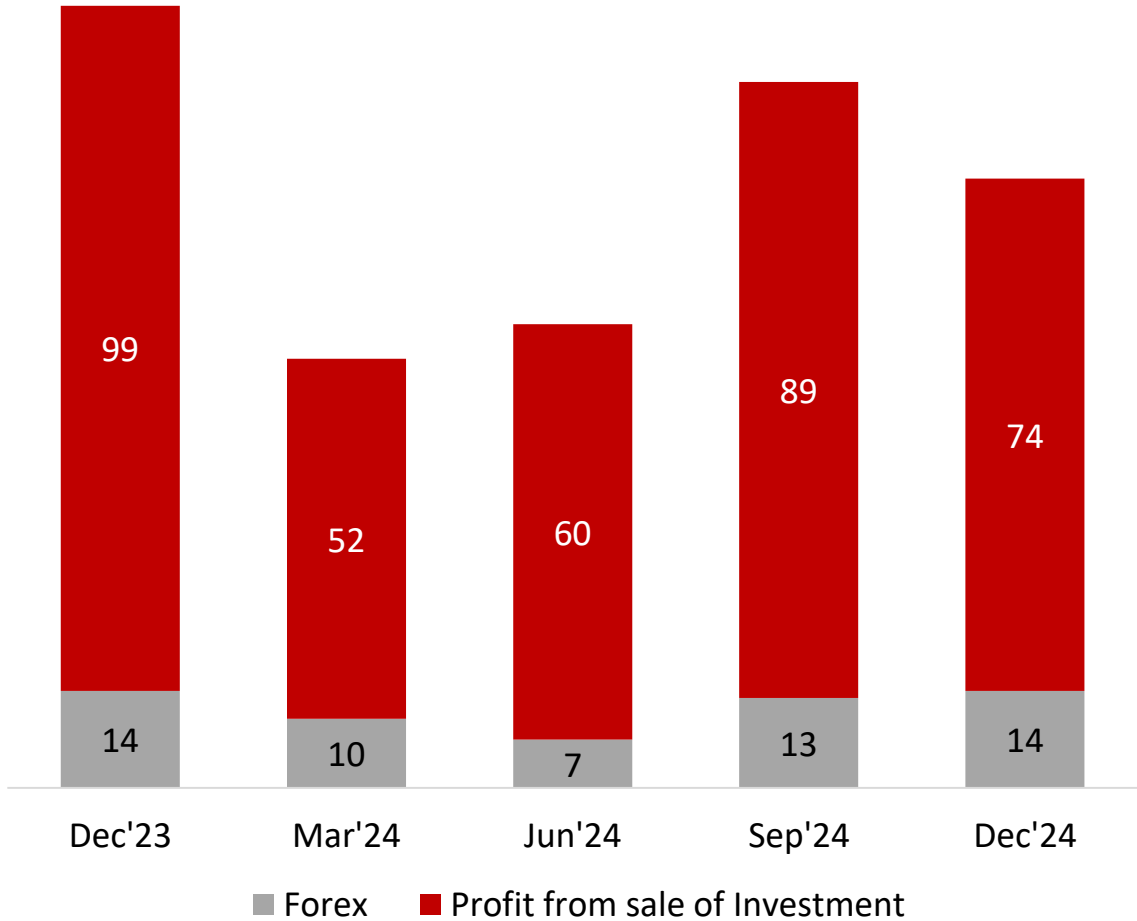
SLR & NON-SLR

Rs. in Cr	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25
SLR	22,937	21,616	20,728	20,379	21,737
NON-SLR	3,718	3,663	2,177	1,483	1,785
Total	26,654	25,279	22,905	21,862	23,522

M Duration



Treasury & Forex Income *

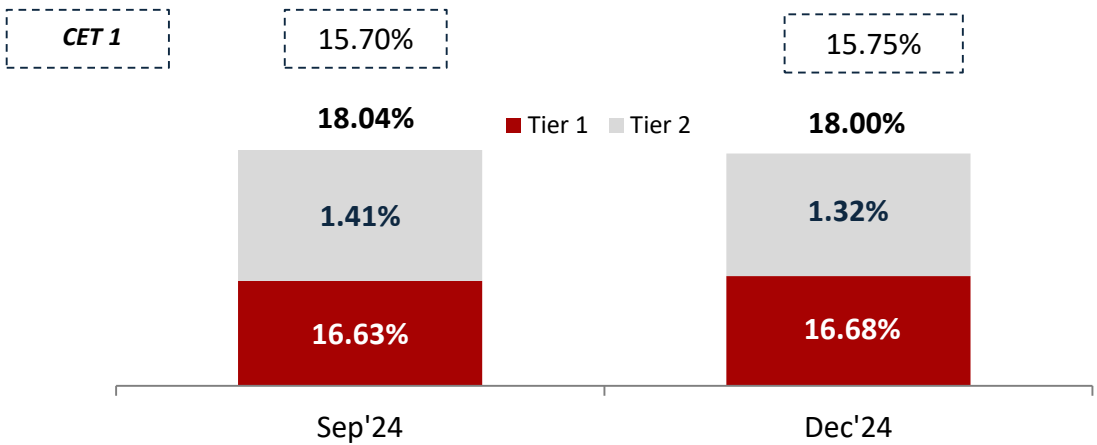


* Excludes depreciation on Investments

Capital Composition

Risk Weighted Assets

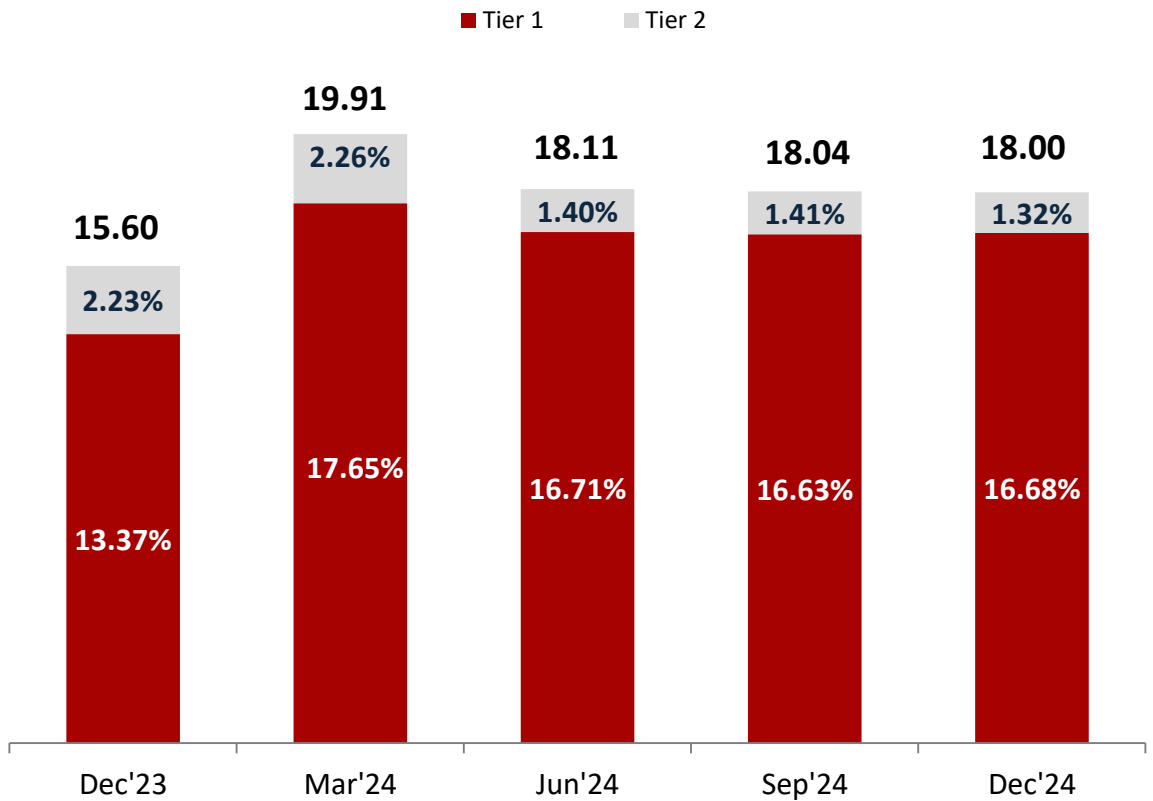
Total Capital Adequacy Ratio is well above minimum regulatory requirement of 11.50%



Total Risk weighted assets to Total assets stands at 44.26% as on December 31, 2024

Rs. Cr	Risk Weighted Assets	
	Sep'24	Dec'24
Total Capital	9,691	9,629
Tier I	8,935	8,925
Of which CET 1	8,435	8,425
Tier II	756	704
Risk Weighted Assets	53,730	53,497

Basel III



Strong Management Team



Mr. P R Seshadri
MD & CEO, 31 years

- Bachelor's degree in Engineering from the Delhi College of Engineering and a Post Graduate Diploma in Management from IIM Bangalore.
- An accomplished banker with more than 30 years of experience in Retail sales, distribution and lending business. Previously MD&CEO of Karur Vysya Bank, MD and Regional Sales and Distribution head Citibank N.A, Asia pacific, Singapore. MD and Regional head of lending businesses, Citibank N.A, Asia Pacific, Singapore.



Mr. Dolphy Jose
Executive Director, 30 years

- More than 30 years of experience , MBA in General Management
- Two decades of association with Kotak Mahindra Bank, with expertise in both Retail assets and liabilities, branch banking, P&L management, building distribution, establishing strategic partnerships including Co-Lending and focusing on non branch business.



Mr. Anto George T
Chief Operating Officer, 35 years

- MBA in Human Resource management, Associated with SIB for more than 28 years.
- Head of HR, Handled Branch banking, Internal Audit & Vigilance, Fraud Management, Regional Head and Retail Banking.



Mr. Sanchay Kumar Sinha
CGM & Head Retail Assets, 31 years

- More than 30 years of extensive experience in retail distribution and institutional sales in industries like financial services, logistics and office automation.
- Associated with HDFC Bank, IndusInd Bank & Mahindra & Mahindra Ltd; Prolific experience in distribution and product management through branches, direct sales, telesales and partners



Mr. Sony A
SGM & CIO, 33 years

- Certified Information Systems Auditor from ISACA, USA and MBA. Over 28 years of experience in banking technology. Instrumental in setting up key systems like Business Process.
- Management tools, CRM systems, Treasury & Risk Management. Leads the payment channels such as UPI, IMPS, Bharat QR, Bhim Aadhaar etc in the Bank.



Ms. Biji S S
SGM & Head Branch Banking, 31 years

- MBA in HRM; Associated with SIB for more than 28 years
- Previously headed CBG, Secured Retail, Co-lending and SCF. Managed relationship with mid and large corporate clients in various regions of the Bank and vast experience in Branch banking. Successfully led the largest region of the Bank.

Strong Management Team



Mr. Senthil Kumar
SGM & Head Credit, 29 years

- Management graduate with 27 years of experience in banking and finance
- 21 years of experience with ICICI Bank across Sales, Credit, Product, Recovery and Collection functions



Ms. Chithra H
SGM & Chief Compliance Officer, 32 years

- Fellow member of the Institute of Chartered Accountants of India & Certified Associate of the Indian Institute of Banking & Finance
- Associated with SIB for over 29 years. Rich experience in the field of Finance, Compliance, Risk, Treasury Back office, Branch operations and Regional Head.



Ms. Minu Moonjely
SGM & Head Corporate Business Group, 29 years

- Post Graduate in Commerce, CAIIB and Advanced Management in Banking and Finance by IIBF. Associated with SIB for more than 28 years.
- Previously headed Credit Underwriting. Experienced banking professional with extensive expertise in Credit analysis, Risk management, Foreign exchange and Branch banking. Also headed the largest MSME region of the Bank.



Mr. Nandakumar G
SGM & Chief of Internal Vigilance, 33 years

- Associated with SIB for more than 28 years. Head of Inspection and Vigilance
- Vast experience across business functions like Branch/RO management, Retail Banking including Bancassurance and Marketing. Headed three large metro regions of the Bank.



Mr. Sivaramam K
GM & Head Business Operations Group, 32 years

- Associated with SIB for more than 28 years
- Rich experience in Branch Banking, Headed major regions of the bank, Credit Policy, Mid / Large Corporate CPC's.



Mr. Vinod A N
GM & Head of Treasury, 30 years

- Associated with Kotak Group & SBI during last 28 years. Masters in Financial Management (MFM) from JBIMS, Mumbai with more than 28 years of experience In Banking & Financial Markets.
- Has Treasury & Fund Management experience of 20 years in Money markets, Forex & Derivatives, Fixed Income & Equity Markets in the Front Office Dealing Room at SBI & Kotak Mahindra Bank.



Mr. Nehru Singh B

GM & Head – Credit Quality Assurance, 28 years

- MBA & CAIIB qualified, Has 27+ years of experience in the Banking Industry, extensively in non-retail credit. Previously worked in Axis Bank and was steering the complete life cycle of non-retail credit relationship after sanction of facilities. Provided first line of control to the Bank in overseeing effective management of various processes, including credit operations and monitoring.



Mr. Mohan T M

GM & Head Legal Department, 35 years

- B.Com, LL.B Graduate. Also completed CAIIB and CS (Inter)
- More than 29 years of experience in Banking. Previous experience of more than 6 years with Income Tax Appellate Tribunal and Apollo Tyres Ltd. Heading Legal Department of SIB for more than 11 years



Mr. Shibu K Thomas

GM - IT, 25 years

- Bachelors Degree in Engineering with certification in cyber security
- Experienced IT and cyber security professional with more than 25 years of combined IT/cyber security experience.



Mr. Jimmy Mathew

GM & Company Secretary, 19 years

- B. Com, ACS, ACMA, Certified CSR Professional, ICSI Post Membership Qualification in Corporate Governance and Certified Associate of the Indian Institute of Banking & Finance.
- Associated with SIB for more than 14 years. Proficient in handling various corporate law and Secretarial matters. Before joining the Bank has 4 years' experience as Company Secretary in other organisations.



Mr. Biju E. Punnachalil

GM & Chief Risk Officer, 32 years

- Post Graduate in Physics, CFP® by FPSB, Certified Associate of the Indian Institute of Banking & Finance & Diploma in Treasury, Investment and Risk Management.
- Associated with SIB for more than 28 years. Rich experience in the field of Branch Banking, Treasury & Forex Operations and Risk Management



Mr. Vinod Francis

GM & Chief Financial Officer, 19 years

- Associated with SIB for over 18 years. Rich experience in the field of Finance, Credit, Branch Operations
- Associate member of the ICAI and Certified Associate of the Institute of Banking & Finance



THANK YOU
